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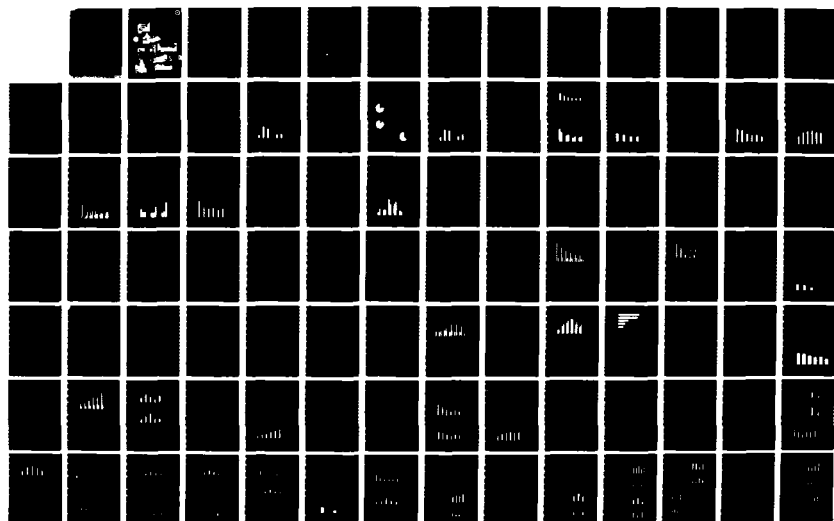
ATTITUDE SURVEY OF CIVILIAN HOUSING RESIDENTS HAWAII  
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# Navy Personnel Research and Development Center

San Diego, CA 92152-6800 TN 87-25 May 1987



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## Attitude Survey of Civilian Housing Residents, Hawaii 1986

Prepared for the  
Oahu Consolidated  
Family Housing Office



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**ATTITUDE SURVEY OF CIVILIAN  
HOUSING RESIDENTS,  
HAWAII 1986**

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**Reviewed and released by  
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**This Technical Note was prepared for the Oahu Consolidated Family Housing Office by Navy Personnel  
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## FOREWORD

This survey of service personnel assigned in Hawaii and living in civilian housing was conducted under the auspices of the Department of the Army, Oahu Consolidated Family Housing Office (OCFHO). The results are primarily meant for those involved in setting policy and providing services to the approximately 12,000 service members and their families who live in the civilian economy. A supplement to this report presents the frequency distributions of all responses and crosstabulation tables by service, pay grade group, and renter-home owner status.

Appreciation is extended to Dr. Gerry Wilcove of the Navy Personnel Research and Development Center (NAVPERSRANDCEN) for his review and support of the report. Appreciation is also extended to COL Benjamin R. Schlapak, OCFHO Director, and his staff for their continued support and assistance with the survey, and especially to the following persons:

- Dr. Betty Bates, the liaison between OCFHO and NAVPERSRANDCEN during planning, administration, and review of the study.
- COL Frederick E. Bittl (Retired), the former Director of OCFHO, who cared enough to do his best and expected the same from us.

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JOHN J. PASS, Ph.D.  
Director, Personnel  
Systems Department



## EXECUTIVE SUMMARY

### Background

In October 1983, management of all military family housing and related services in Hawaii was consolidated under the Department of the Army. The Oahu Consolidated Family Housing Office (OCFHO) serves two populations in Hawaii, those living in military housing and the approximately 12,000 military members who live in the civilian economy. Services provided to those living in civilian housing include the housing referral program, loaner furniture and appliances, and support for Rent Plus, Variable Housing Allowance (VHA), and Temporary Lodging Allowance (TLA).

### Problem

Military members living in civilian housing in Hawaii are confronted with a very tight and very expensive housing market that is not expected to change in the coming years. According to Dr. Gregory Pai, Chief Economist for the First Hawaiian Bank, this market saw an increase of 228 percent in the price of single family homes between 1970 and 1983, and has a very low vacancy rate for rentals (1.5% in 1983, 1.0% in 1986) and a predicted 14.5 percent housing supply deficiency by 1990. At the same time, effective 1 October 1985, all new military assignees to Hawaii, as well as any who change duty stations within Hawaii, receive VHA instead of the more generous Rent Plus housing allowance.

### Purpose

The purpose of this study was to provide detailed information about the circumstances, problems, and needs of military members and their families living in the civilian economy in Hawaii. This information is to be used to evaluate current housing services and contribute to decisions about the need for additional military housing in Hawaii. The topics covered in the questionnaire were:

1. Housing satisfaction, preference and perceived effects of living conditions on job performance and career intentions.

2. Housing office policies and procedures.
3. Civilian housing characteristics and expenses.
4. Safety and security in civilian residences.
5. Homeowner concerns and problems obtaining financing.
6. General problems encountered (e.g., financial, adjustment to Hawaii).

### Approach/Sampling>Returns

The survey was developed on the basis of previous surveys, interviews with service members, the needs and interests of the sponsor, on-site pretests of the draft questionnaire, and discussions with the pretest subjects following the administration. To counter the nonresponse problem, a 75-percent sample was chosen. However, because the Air Force population was smaller than anticipated, materials were available to survey all the Air Force personnel. Questionnaires were distributed to 11,345 service members. Distribution was through the commands between 21 March and 16 April 1986.

The final obtained sample of 4,747 represented an overall adjusted return rate of 46.5 percent. Because this return rate is under 50 percent, a brief follow-up telephone interview survey was conducted prior to the close date for acceptance of returns. Participants in the follow-up were asked if they had received the questionnaire, whether or not they had returned it, and a series of key questions from the mail-out questionnaire. Results of the telephone survey suggest that nonresponse was primarily a result of access problems (i.e., individuals selected to be surveyed not receiving materials because of assignments off post or base, deployments, or failure of the questionnaires to follow them to new assignment sites). As a result, nonrespondent bias is not suspected in the data (see Appendix E for results and discussion). Based on return rates by subsample, however, greatest confidence in the representativeness of the data can be had in the results for

senior enlisted and officer personnel and respondents in the Navy and Air Force.

Responses were compared by pay grade group, service, renter-homeowner status, spouse employment status, and date of assignment to Hawaii (selected variables). Pay grade group was the major unit of analysis because it reflected both income and renter-owner status.

### Summary of Results

1. Survey respondents showed a high level of satisfaction with their civilian residences and generally reported positive living condition effects on job performance and career intentions. However, high satisfaction must be considered together with why people are living in civilian housing. Over 30 percent reported their reasons for living off post or base as "no military housing available," waits being too long, ineligibility, or inconvenience of the housing locations. An additional 14 percent reported that the military housing offered was of poor quality.

2. The element of choice was an important component of housing satisfaction. Results of the 1985 survey of military family housing residents (Lawson & Murphy, 1985) and the present survey of personnel living in the civilian community indicated that there are three very different populations in Hawaii -- personnel who choose to live in government quarters, those who choose to live in civilian housing, and those living in civilian housing not by their own choice (e.g., no quarters available). Those who had an opportunity to choose were much more satisfied with their living conditions, whether in civilian housing or government quarters, than those without that opportunity.

3. The cost of civilian housing and the cost of living in Hawaii is considered a burden by most service members at all ranks. Many feel that the prices asked (for rent or purchase) are too high in light of poor construction and the small size of units. Those with military spouses, spouses with full-time civilian positions, and those with additional income were most likely to report no financial difficulties.

4. Lower grade enlisted personnel are most affected by the expensive housing market

and, of all pay grade groups, most often have spouses who cannot find work. About half of their monthly income was reported to be spent on rent. Many live in housing units they find unsatisfactory (e.g., too small, no privacy) or in areas they believe are dangerous. They are also most often unaware of the availability or do not have the room or proper hookups to use government washers and dryers.

5. For lower grade enlisted personnel, price was the major criterion for choosing where to live. However, as rank increased, the criterion changed to quality of housing and schools. Having a choice (of floor plan, of unit size, of neighborhood) also affected the housing decisions of senior personnel. Respondents commented about being offered only one military housing unit and having inadequate time (24 to 48 hours) to investigate the area and the school system before deciding.

6. A sizable proportion of the respondents (40%) disagreed with the item "military housing is assigned fairly." In written comments, many complained about a system that denies housing to those who need it the most. Lower grade personnel were most vocal about the perceived unfairness, but senior personnel frequently agreed with them. Preference for civilian housing was lowest among E1 to E3s with 63 percent reporting they would accept military housing if it were offered. Further, recent assignees to Hawaii were less likely to prefer civilian housing than those who had been there longer. Over time, military members opt to purchase housing or sign leases and cannot move into military housing when it becomes available.

7. Many service members seem to lack the experience to know the right questions to ask of housing office personnel regarding the civilian housing market, housing office services and TLA, Rent Plus, and VHA rules. Information in advance of the move, thorough briefings after arrival, and additional guidance for the lower grade enlisted were reported as lacking by military members at all ranks. Any perceived hesitancy in offering additional information on the part of housing office personnel may be seen by service members as a sign that they do not understand the needs of military families.

8. About one fourth of the respondents reported inadequate time to find suitable civilian housing while on TLA. In written comments, they reported that pressure was put on them to get off TLA too quickly. Many also suggested that TLA should be paid in advance to avoid the need for borrowing money to pay for temporary accommodations.

9. Most military homeowners in Hawaii do not expect to be able to recoup all or even most of their mortgage payments (and fees) by renting their residences when they permanently change their station. Nearly three quarters of those planning to sell before a permanent change of station expect to have minor (37%) or major (36%) problems finding a buyer.

10. Many military members expressed feeling in written comments that the people of Hawaii blame them for the inflated rents and housing prices. However, they also felt that landlords take advantage of the public knowledge of military pay schedules and allowances.

11. Comparing results of the on- and off-post surveys, there appears to be a difference in lifestyle orientation. Those choosing to live in civilian housing appear to view the military as a "career," while those living in military housing seem to see it as a "way of life." In part, this differing frame of reference may explain the high satisfaction found among civilian housing residents despite their financial concerns. Those who separate their living and working environments indicate desire for greater autonomy in their personal lives as well as acceptance of more responsibility for their living conditions.

## Conclusions

1. The greatest problems of residents of civilian housing in Hawaii at all ranks are initial housing costs and living expenses.

2. Because initial expenses frequently exceed the amount that families have on hand, paying TLA in advance for at least part of the expected duration may alleviate the need for some to borrow money to get settled.

3. Because income so directly affects family living conditions, assistance for spouses seeking employment is needed, especially

among lower grade personnel, who are most affected by the high cost of living.

4. Because positions on waiting lists for housing assignment fluctuate, inclusion of an option to accept quarters when offered in the "military clause" of civilian leases would ease situations where families get locked into housing they cannot afford.

5. Lower grade enlisted families strongly desire government quarters and their need for housing seems to be generally supported by personnel in higher grades.

6. Choice is central to satisfaction. Personnel want more choice of military housing units (e.g., size, floor plan) and housing areas. Many live off-post or base because of limited choices in government housing. Others have to live in inadequate civilian housing because of their income.

7. Having sufficient time to investigate facilities available to them in military housing as well as in civilian neighborhoods is an issue central to deciding where to live. Pressure to find housing quickly while on TLA may contribute to poor decisions.

8. The differing lifestyle orientations of the off-post and on-post populations affects expectation of needed services. Personnel living in civilian housing were less likely than those living in military housing to want or need direct services (e.g., provision of government washers and dryers, access to a military emergency call number), although there was consistent desire among both populations for more informational services.

9. All personnel assigned to Hawaii need more realistic advance information and more thorough and detailed briefings upon arrival (e.g., on housing costs, TLA, Rent Plus, and VHA rules).

10. Extended and proactive housing referral office services are especially needed for junior personnel.

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# INTRODUCTION

## Background

In October 1983, management of all military family housing and related services in Hawaii was consolidated under the Department of the Army. The Oahu Consolidated Family Housing Office (OCFHO) at Fort Shafter sets local policy and oversees the services of five area housing offices (plus one suboffice) on Oahu. The two populations served by OCFHO are families living in military housing and service members (both accompanied and unaccompanied) who live in the civilian economy.

Services to all military personnel and their families include assignment to family housing and maintenance of waiting lists, management of the loaner furniture and appliance program, and support for the Temporary Lodging Allowance (TLA) program. For those who choose to (or must, because of military housing shortages) live in civilian housing, the Housing Referral Office (HRO) develops and maintains lists of civilian residences available. Among other services, they also provide information about Rent Plus and Variable Housing Allowance (VHA) regulations.

## Problem

Military members living in civilian housing in Hawaii are confronted with a very tight and very expensive housing market, a market that is not expected to change appreciably in the coming years. At the same time, effective 1 October 1985, housing allowances for the military in Hawaii were changed from Rent Plus to VHA. All personnel assigned after October 1985, as well as any who change their orders in Hawaii after that date, receive VHA. Respondents making written comments estimated that VHA is about 20 percent less than Rent Plus.

It is well known that Hawaii has a serious housing problem. The crux of this problem is the cost of owner-occupied housing, with the average value of a single family house at \$163,400 in 1984, which at that time was 173 percent higher than on the mainland. Some of the effects and the causes of this situation

include (1) overcrowding ("22% of Honolulu households live with nonnuclear relatives or nonrelatives compared to 12% on the mainland"); (2) more households forced to rent rather than own homes; (3) a low vacancy rate for apartments (1.5% in 1983, 1.0% in 1986); (4) an increase in prices of single family units (between 1970 and 1983) of 228 percent (or 16% per year), and during the same period, a much smaller increase in household incomes (141% or about 10% per year); (5) an effective 9 percent decrease in median income of civilian families (between 1972 and 1982) due to the change in the labor force in Hawaii from craft- and skill-oriented to sales- and service-oriented to support the growing tourist industry; (6) an average unit price for housing land in Hawaii of \$10.18 per square foot (12 times the U.S. average of \$0.86); and (7) a projected severe housing shortage (i.e., a supply deficiency of 14.5% by 1990), with a continued upward escalation of prices (Pai, 1986).

This is the economic situation that approximately 12,000 military members face when they enter the civilian housing market in Hawaii. While the figures cited above refer primarily to the civilian population on Oahu, the military is or will be affected. One solution offered to increase housing supply in Hawaii was to increase housing densities (Pai, 1986). Unfortunately, it fails to consider quality of life issues. Previous studies (Lawson & Murphy, 1985; Lawson, Molof, Magnusson, Davenport, & Feher, 1985; Lawson, Somer, Feher, Mitchell & Coultas, 1983) have shown that as housing density increases, so does dissatisfaction, problems between neighbors, and crime.

## Purpose

In 1985, a survey was conducted to determine the desires, perceived needs, problems, and satisfaction levels of residents of military family housing with respect to their housing management and related support services. This study provided baseline data for future surveys to track progress made in family housing under the consolidation.

The purpose of the present survey was to provide similar information about the military population living in civilian housing. This information will be used to evaluate current housing services as they effect military members living in civilian housing and contribute to decisions about the need for additional military housing in Hawaii. The topics covered in the questionnaire were

1. Housing satisfaction, housing preference, and perceived effects
2. Policies, procedures, and operations (including loaner furniture and appliances, HRO lists and services, and TLA)
3. Civilian housing characteristics and expenses
4. Safety/security and maintenance in civilian residences
5. Homeowner concerns and problems with obtaining financing
6. General problems (e.g., financial, adjustment).

## APPROACH

### Questionnaire Development

A draft questionnaire was developed based on previous surveys (Lawson & Murphy, 1985; Lawson et al., 1985; Lawson et al., 1983), interviews with service members, and the needs and interests of the sponsor. Because nonresponse is a common problem, especially when surveying lower grade enlisted personnel, the draft questionnaire was developed at two reading levels (8th and 10th grade). The purpose was to test the hypotheses that (1) a more easily understood questionnaire is more likely to be completed and returned, and (2) respondents will more often make meaningful responses to items (versus using a "don't know" category) if the items are worded more simply.

Both versions of the questionnaire had the same number of items (150) and asked the same questions. Only the wording was slightly

different. The questionnaires were written using the readability formula developed by Kincaid (1975) based on number of words per sentence and number of syllables per word. The Kincaid formula was standardized on Navy enlisted personnel. Both versions of the questionnaire were pretested on site for content and for perception of difficulty level. Content was discussed with the pretest groups (one for each service) and pretest subjects rated the level of difficulty (i.e., ease of understanding). The difference in difficulty level between the two versions was borne out by the ratings each received. After revisions, the questionnaire was reviewed and approved by the Installation Family Housing Working Group (IFHWG), commonly called the O-6 Board. The O-6 Board has members from each service.

The questionnaires were organized in three sections. Questions in Part 1 were written in standard multiple choice style and covered the topics Background (demographics), Civilian housing and expenses, Finding housing/Using the HRO, Furniture and appliances, General problems, and Home owner concerns. Items in Part 2 were formatted like those in the previous survey in Hawaii (Lawson & Murphy, 1985) so the two surveys could be compared. Topics in Part 2 were The housing office, Furniture and appliances, TLA, Civilian housing and facilities, Maintenance on residence, Security and safety, and General satisfaction.

Some items were similar in Parts 1 and 2 of the questionnaire. The purpose was to measure different aspects of the same question for analysis of the present results, as well as to accommodate comparisons with the previous survey. Part 2 items were all in a simple 5-point Likert scale (from strongly disagree to strongly agree). A low score in Part 2 indicates dissatisfaction, a high score that "all is well." Part 3 gave respondents the opportunity to write comments and suggestions on any topic.

Copies of both versions of the questionnaire can be found in Appendix A.

### Sampling Strategy

As another measure to counter the non-response problem, a 75-percent sample was chosen. However, since the Air Force

population was smaller than anticipated, the Air Force tape was the last to be received, and survey materials were available, all of the Air Force personnel were surveyed. Each service sample was stratified across pay grade (from E1 to O6). Population tapes were provided by the Defense Manpower Data Center (DMDC) in Monterey, California (for Army and Navy), by the Air Force Finance Center in Denver, Colorado, and by the Marine Corps Finance Center in Kansas City, Missouri. In all cases, the populations were selected from their master tapes based on dependent code and housing allowance status (i.e., receiving Rent Plus or VHA at the "with dependents" rate). These parameters excluded personnel with no dependents, but included those who were geographical bachelors.

During the planning and preparation for administration of the questionnaires, the estimated population of military personnel stationed in Hawaii and not living in military housing was 18,000, based on statistics received from DMDC. Population tapes received from DMDC and the finance centers showed the number of individuals meeting the survey parameters to be 14,459. Based on the tapes received, 11,345 service members were selected to be sampled. However, subsequent information from the Defense 86 Almanac (Sep/Oct 1986) and United States Commander In Chief Pacific Hawaii (USCINCPAC) revealed that this figure included personnel afloat as well as those physically located elsewhere (e.g., Guam). A more accurate estimate of service members actually located in Hawaii and living in civilian housing is 12,000. Based on previous surveys a fifty percent return rate was expected.

### Data Collection

Advance publicity in the form of press releases regarding the survey was sent to the Sun Press (all editions), Navy News, and Hawaii Marine. Additionally, a press release was provided to the Western Command (WESTCOM) Public Affairs Officer for publication in the Daily Bulletin. Each of these publications was provided a copy of the press release during the week of 7 April 1986. A copy of the press release can be found in Appendix B.

Survey materials (cover letter, questionnaire with answer sheet, and postage paid return envelope) were sent to designated points of contact for each Service for distribution through the commands. Survey materials for all four services were mailed between 21 March and 16 April 1986. Each of the four services handled distribution in a slightly different manner. The Army had two main points of contact, one for the Fort Shafter installation, the second for Schofield. Fort Shafter personnel asked to participate were requested to report to the post auditorium on a specified date and time for a group administration. Survey materials for Navy personnel were sent directly to individual commands, after a message had been sent to each requesting their cooperation and the participation of their personnel. The Air Force and Marine Corps had single points of contact, with distribution to be accomplished through these individuals. Each point of contact or command was provided with a roster of names of potential participants, sorted by command. Points of contact were asked to annotate and return the rosters to Navy Personnel Research and Development Center (NAVPERSRANDCEN) following the distribution so records could be kept of those individuals who actually received survey materials.

After the survey had been in the field for five to six weeks, the return rate was still under 50 percent. As agreed upon with OCFHO during the planning stages, the survey team returned to Hawaii and conducted a brief, but intensive, follow-up telephone survey of individuals who were supposed to have received the original materials. The purposes were to determine if the nonresponse was deliberate and if the obtained sample was biased in any way. The conclusion of the team was that deliberate nonresponse was not a major reason for the low return rate; the major problem seems to have been one of access. That is, many of the individuals selected to be surveyed probably did not receive the questionnaire due to assignments off post or base, deployments, or failure of the survey materials to follow them to their new assignment sites. As a result, nonrespondent bias in the results data is not suspected. For a detailed account of the follow-up telephone survey and its results, see Appendix C.

## Obtained Sample

To leave time for analysis and writing, returns were cut off as of 13 June 1986. The sample was adjusted for known selection errors and known cases of nondistribution: 743 were returned marked "not in civilian housing"; 330 were returned unanswered, incomplete, or having not been distributed; and 55 were returned long after the cut-off date and therefore could not be included in the sample. The final usable sample was 4,747 respondents, for an overall adjusted return rate of 46.5 percent. Because approximately 6,000 of the service members included in the original population estimate were afloat or located elsewhere (e.g., Guam), this rate is most likely lower than actual. However,

it cannot be readjusted at this time due to the unavailability of data. Adjusted rates are determined by dividing the number of returns by the total distributed, after subtracting those that did not reach the intended individual and those who were sampled in error (e.g., "not in civilian housing"). While the adjusted return rate of less than 50 percent increases the sampling error, the return rate by groups may be projected to the population according to the limitations shown in Table 1. Exact numbers and percentages of the population and samples (those selected to participate and those who did) are shown in Appendix D, broken down by service, pay grade, and form of the questionnaire.

**Table 1**  
**Obtained Sample Confidence Levels (CL) and Confidence Intervals (CI)**  
**for Projection of Results to Population**

	E1-E3	E4-E5	E6-E9	W1-W4	O1-O3	O4-O6
<b>Army</b>						
n	67	474	256	40	105	149
CL/CI	90%+.10	95%+.05	90%+.05	--	95%+.10	90%+.05
<b>Navy</b>						
n	90	467	667	24	146	228
CL/CI	95%+.10	95%+.05	99%+.05	--	99%+.10	95%+.05
<b>Air Force</b>						
n	162	493	247	--	207	227
CL/CI	95%+.05	95%+.05	95%+.05	--	99%+.05	99%+.05
<b>Marines Corp</b>						
n	119	212	169	11	77	89
CL/CI	90%+.05	90%+.05	99%+.10	--	95%+.10	99%+.10
<b>Total</b>						
n	439	1652	1343	75	537	693
CL/CI	95%+.05	99%+.01	99%+.01	95%+.10	99%+.05	99%+.05

n = Number in Obtained Sample; -- = Sample too small to compute confidence level or interval.

Figure 1 shows that the pay grade distribution of the obtained sample was proportionally similar to the population. Underrepresentation was most common in pay grades E1 to E5, overrepresentation among commissioned officers.

Table 2 shows the unadjusted return rates by service. Unadjusted return rates are determined by dividing the returns by the total sent out, regardless of whether or not they reached the designated individuals. It is not possible to adjust service return rates because response to the questionnaire was anonymous for those who participated as well for those who chose not to or who were selected in error. That is, personnel who returned their survey materials marked "not in civilian housing" or returned them unanswered were not asked to identify their service. Annotated rosters returned to NAVPERSRANDCEN showed only the individuals to whom the questionnaire was sent or given. The final overall adjusted return rate given earlier is based on the population, minus

those questionnaires that were returned with some explanation why the anonymous service member did not participate.

**Table 2**  
**Unadjusted Return Rates by Service**

Army	26.0%
Navy	29.4%
Air Force	70.5%
Marine Corps	23.4%

Tables 1 and 2 and Figure 1 show that, in general, we may have most confidence in the data for senior enlisted and officer personnel and for those respondents in the Air Force and Navy. Lowest return rates (and therefore the lowest confidence in the representativeness of the data) were found for lower grade enlisted personnel and for those in the Army and Marine Corps.

**Figure 1. Comparison of obtained sample and population by pay grade group**

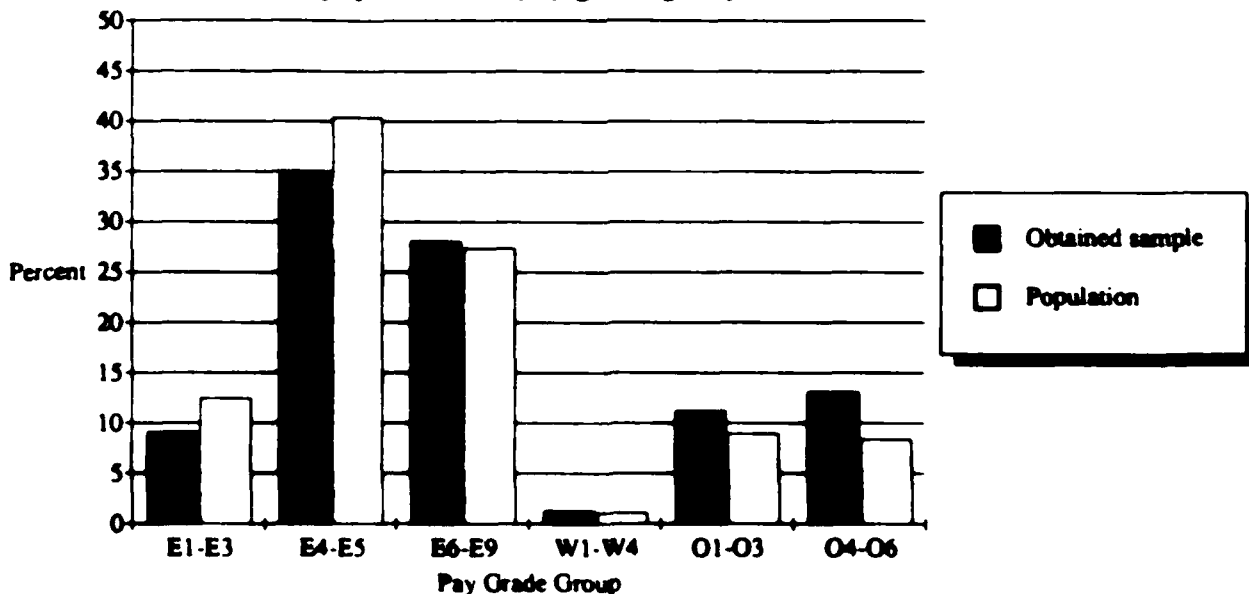


Table 3 shows the distribution of the obtained sample by service and pay grade group. The difference between the overall obtained sample (4,747) and the sample in Table 3 (4,726) represents the 21 respondents who failed to answer both questions (i.e., both service affiliation and pay grade). However, individuals who did not answer both items were retained in the final sample and their responses were analyzed.

### Data Analysis

The primary methods used for data analysis were analysis of variance (ANOVA), chi square, factor analysis, and regression analysis. The major group comparisons were by service, pay grade group, owner/renter status, and questionnaire version (Form A versus Form B). The most significant unit of analysis was pay grade group since it was strongly correlated with owner/renter status. Home owners and renters responded quite differently, especially as a function of their rank. In the following sections, service differences are noted when they were statistically significant. Additionally, items were grouped into meaningful factors within

topic areas through the creation of unit weighted scales based on factor analysis. These scales (factors) were used in regression analyses to predict overall measures of satisfaction and perceived effects of living conditions on job performance (readiness) and career intentions (retention).

Analyses were performed on an IBM 4341, a mainframe computer, using the Statistical Package for the Social Sciences (SPSSX, 1983).

Statistical tests of significance (such as ANOVA) provide evidence for concluding, within some risk, that there are or are not real differences between the response groups. These tests are influenced by several factors, including sample size. The larger the group sample size, the more likely that any difference found will be statistically significant. The reader is asked to keep this caution in mind when interpreting the data in this report. In general, significant group differences reported in this document are those that were judged to have some practical value to management and policy makers.

**Table 3**  
**Obtained Sample by Service and Pay Grade Group\***

Pay Grade Group	Army		Navy		Air Force		Marine Corps		Total	
	n	%	n	%	n	%	n	%	n	%
E1-E3	67	6.1	90	5.5	162	12.1	119	17.6	438	9.3
E4-E5	474	43.4	467	28.8	493	36.9	212	31.3	1646	34.8
E6-E9	256	23.5	667	41.1	247	18.5	169	25.0	1339	28.3
W1-W4	39	3.6	24	1.5	-	-	11	1.6	75	1.6
O1-O3	105	9.6	146	9.0	207	15.5	77	11.4	535	11.3
O4-O6+	149	13.7	228	14.1	227	17.0	89	13.1	693	14.7
<b>Total</b>	<b>1091</b>	<b>99.9</b>	<b>1622</b>	<b>100.0</b>	<b>1336</b>	<b>100.0</b>	<b>677</b>	<b>100.0</b>	<b>4726</b>	<b>100.0</b>

\* In this table, as in others in the report, percentages may not always add to 100% due to rounding.



## DESCRIPTION OF SAMPLE

### Service and Pay Grade

The obtained sample of 4,747 respondents represented military residents of civilian housing in Hawaii in the proportions shown by service (Fig. 2) and pay grade group (Fig. 3).

Figure 2. Representation of services in the obtained sample

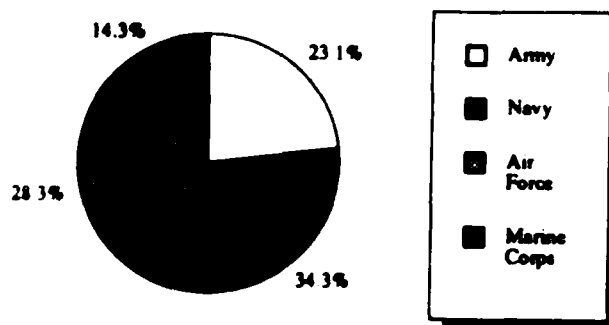
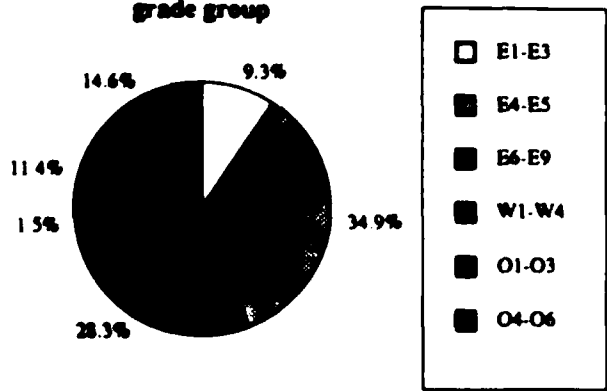


Figure 3. Obtained sample by pay grade group



Each service sample had a slightly different distribution by pay grade. Compared to the total sample, the Army sample is somewhat overrepresented by E4 to E5s, the Navy by E6 to E9s, and the Marine Corps by E1 to E3s. The Air Force sample is somewhat underrepresented in the E6 to E9 group. These differences should be kept in mind when interpreting data presented by service.

### Sex, Marital Status, and Family Size

Only service members who had dependents were qualified to be surveyed. In most cases, the dependents were spouses and/or children. The majority of the sample was male, married, and had children.

Women in the sample, as well as respondents who were married but had no children, were most often lower grade enlisted (E1-E5) or junior officers (O1-O3). The Air Force sample had a larger proportion of personnel who were unmarried and had no children but were supporting dependents in other households.

#### Q3: Sex of service member (n=4732)

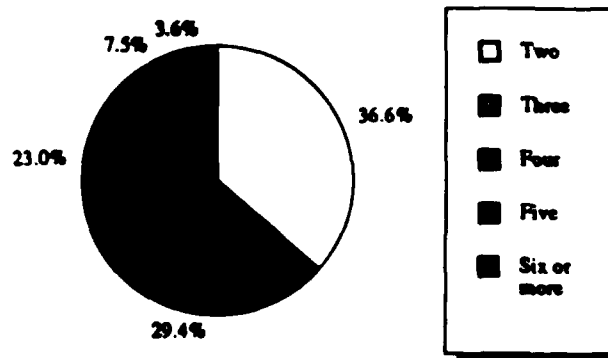
86% Male  
14% Female

#### Q4: Marital status (n=4732)

30% Married, no children  
55% Married, with children  
10% Unmarried, no children  
6% Unmarried, with children

For those who were accompanied by at least one dependent, Figure 4 shows the distribution of family size (including the service member).

Figure 4. Family size (including service member)



Nearly two thirds (63%) had more than one dependent, but the largest single group was the two-person family. "Service member and spouse only" families were found in nearly equal proportions across services (34-39%). Large families were relatively rare. Those who did report having many family members living with them were mostly senior enlisted, warrant officers, and senior officers.

### Sponsorship and Accompanied Status

Most of the respondents were accompanied by all of their dependents, and most family members were command sponsored. The greatest incidence of nonsponsorship was among E1 to E5s (12-14%) and warrant officers (11%), compared to E6 to E9s (8%) and commissioned officers (3-4%).

#### Q6: Sponsorship status (n=3999)

82% All family  
9% Some family  
9% Un-sponsored

#### Q5: Accompanied status (n=4184)

82% Accompanied by all family members  
10% Accompanied by some family members  
8% Unaccompanied

Figure 5 compares the pay grade distributions of the accompanied and unaccompanied personnel in the sample.

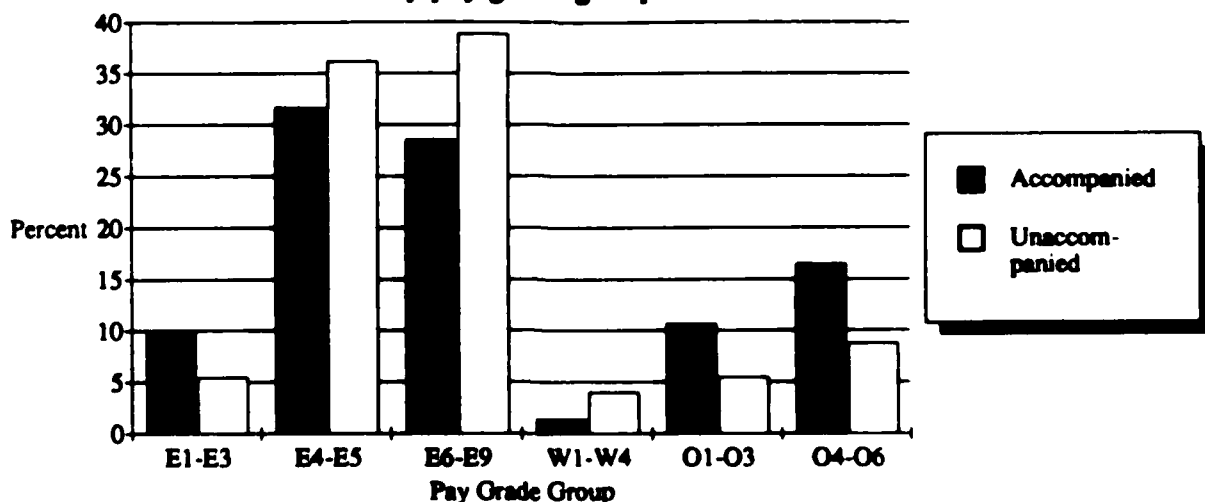
Among the unaccompanied, 71 percent did not have command sponsorship for their families. Other than reporting themselves as unmarried (42%), the most common reason given for being unaccompanied was separation or divorce, either before assignment to Hawaii or since (28%). The proportion of unaccompanied in each service sample ranged from 5 percent in the Air Force to 10 percent in the Navy. However, the total unaccompanied sample was made up of 45 percent Navy, 28 percent Army, 14 percent Air Force, and 13 percent Marine Corps.

A surprising proportion of respondents (21%, including both accompanied and unaccompanied) reported providing some support for dependents in another household (e.g., spousal or child support, parents).

#### Q8: Are you supporting dependents in another household (n=3782)

21% Yes  
79% No

Figure 5. Percentage of accompanied and unaccompanied by pay grade group



During the discussions that followed the questionnaire pretest sessions, several individuals questioned the fairness of the allowance system that fails to recognize financial obligations of those who are divorced. That is, they felt that their allowances should be adjusted to reflect child and/or spousal support obligations.

*"Single soldiers, divorced, supporting dependents, are not being supported as well as [in] the past. ... Some single soldiers with dependents living on the mainland and supporting these dependents barely survive the economical crunch financially."*

Army E6

*"I'm divorced and pay court ordered child support. Since I claim my children as tax exemptions by court order and ... part of my child support payments go to pay for the shelter of my children who live with my former wife in another location, why must I be denied VHA with dependents? I still have to pay for my children's shelter!"*

Navy O5

## Spouse Employment

Over half (60%) of the spouses of accompanied respondents were reported to be working (11% in the military, 31% in full time civilian jobs, and 18% in part time civilian jobs).

### Q9: Spouse employment status (n=4000)

- 11% Spouse military
- 25% Unemployed by choice
- 15% Can't find work
- 12% Employed part time (job satisfactory)
- 7% Employed part time (job unsatisfactory)
- 25% Employed full time (job satisfactory)
- 6% Employed full time (job unsatisfactory)

Of the civilian employed spouses, approximately 13 percent of the respondents reported their spouse's job as unsatisfactory.

Dissatisfaction with the spouse job was similar across pay grade groups. Comments received on the topic illustrate why.

*"If you're not a local person, it is next to impossible to get a good paying job, even if you are qualified."*

Navy E4

*"On the subject of jobs for spouses, there is not a large selection of jobs that are at a decent pay."*

Marine Corps E3

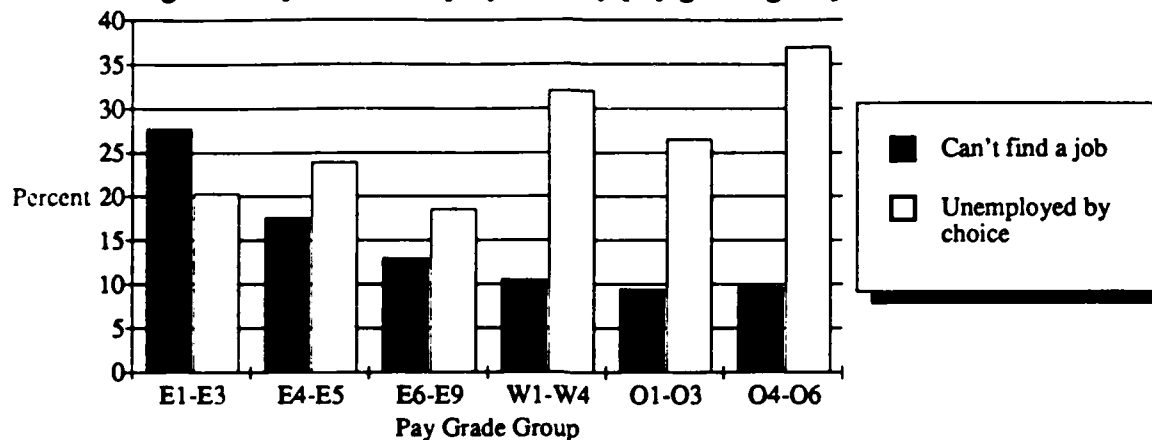
Respondents with military spouses were most frequently in the E4 to E9 and O1 to O3 pay groups. Respondents with spouses working full time in the civilian sector were most often E6 to E9s (40%) or W1 to W4s (38%). By comparison, spouses of E1 to E3s were least often employed full time (24%). Part time employment among spouses was proportionally similar across pay groups.

By service, three important differences in spouse employment emerged: 1. proportionally more Air Force respondents had military spouses (18% versus 6-9% in the other Services); 2. proportionally more Navy respondents had spouses employed full time in civilian jobs (36% versus 28-29% in the other Services); and 3. proportionally more Army and Marine Corps spouses (45-46%) were unemployed (versus 36-37% Navy and Air Force).

Unemployment, regardless of reason, was highest among E1 to E3 and O4 to O6 spouses (47-49%) and lowest among spouses of E6 to E9s and O1 to O3s (32-36%). Spouses of E1 to E3s more often than others were unemployed because they could not find a job. For all other pay grade groups, the proportion of spouses who were unemployed by choice was greater than those who could not find a job.

Figure 6 shows the pay grade differences among respondents with unemployed spouses.

**Figure 6. Spouse unemployment by pay grade group**



### Family Income and Allowances

Monthly family income generally followed the pay grade distribution as expected.

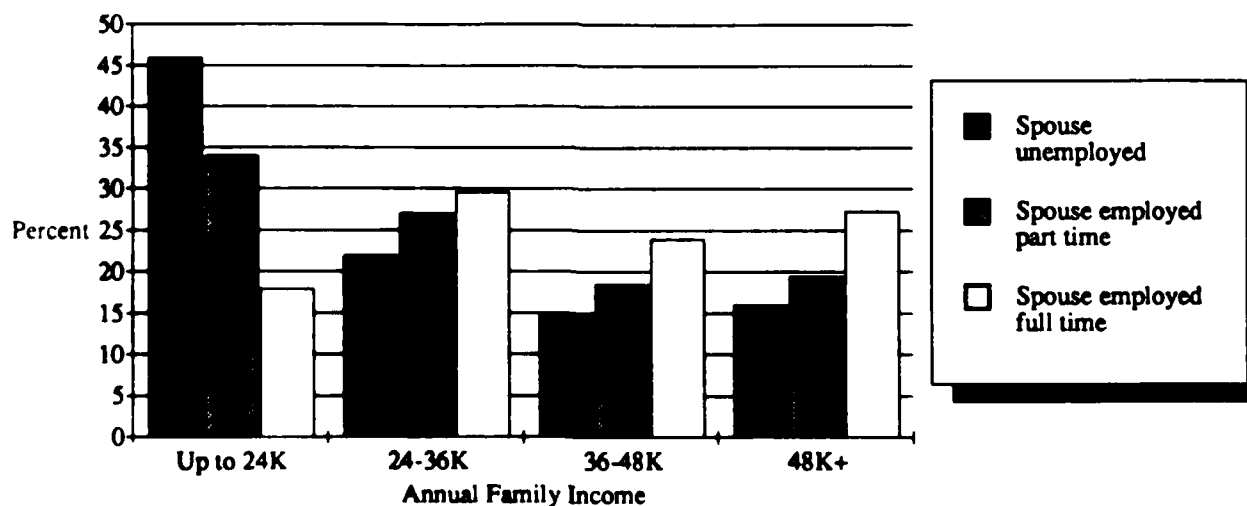
**Q10: Total monthly family income (n=4681)**

3% Up to \$1000  
 15% \$1001-\$1500  
 19% \$1501-\$2000  
 15% \$2001-\$2500  
 11% \$2501-\$3000  
 10% \$3001-\$3500  
 8% \$3501-\$4000  
 6% \$4001-\$4500  
 13% Over \$4500

Service differences in income reflected the different pay grade distributions in each sample. However, Figure 7 shows that there is a clear relationship between family income and spouse employment, especially at the lower income levels.

While a relatively small percentage of the total sample was receiving VHA instead of Rent Plus, there were large differences by Service. One-quarter of the Army sample was on VHA, compared to 13 percent of the Navy, 12 percent of the Marines, and only 3 percent of the Air Force.

**Figure 7. Annual family income\* by spouse employment status**



\* Estimate based on midpoints of categorical data.

**Q11: Receiving Rent Plus or VHA (n=4539)**

88% Rent Plus  
12% VHA

The difference in total family income as a result of being under the Rent Plus or VHA allowance schedules is also clear. In this case, the differences are strongest at both ends of the income distribution. Nearly one-third (31%) of the unaccompanied sample was receiving VHA instead of Rent Plus, compared to only 11% of the accompanied personnel.

Figure 8 shows that, when compared to Rent Plus, the VHA allowance schedule puts significantly more service families into the lower income brackets.

Unemployed spouses were more often found among VHA recipients (47%) than those receiving Rent Plus (39%). However, since the change from Rent Plus to VHA in Hawaii has occurred very recently, spouses of these recently assigned service members may not have found employment yet.

One of the original sample parameters was that personnel were to be receiving

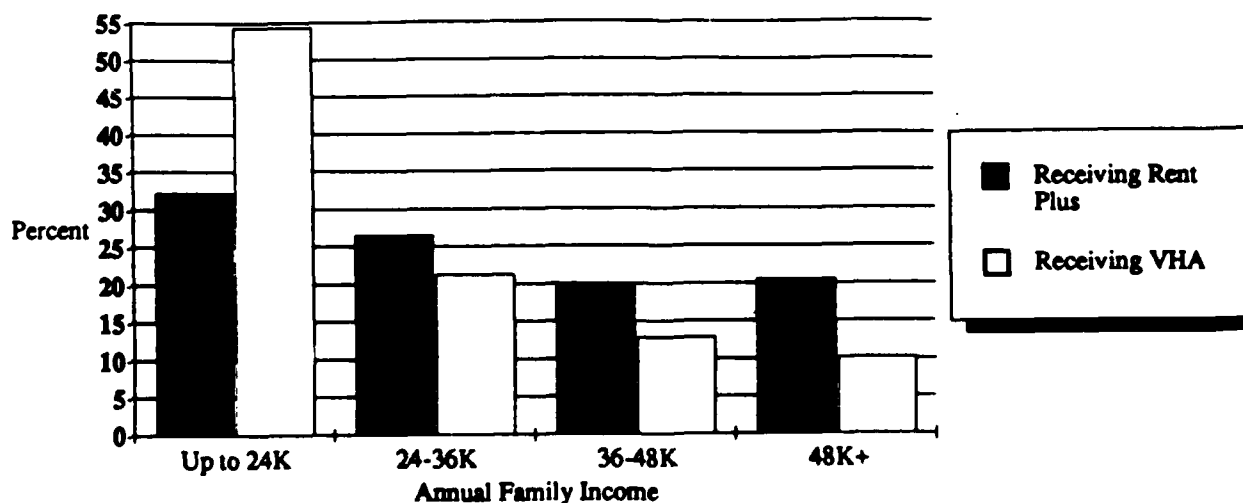
allowances at the "with dependents" rate. In the obtained sample, 16 percent reported receiving their allowances at the "without dependents" rate. These respondents were not eliminated from the sample, however, because of the size of the group and because it was felt that they represented a valid point of view. Some had had their families with them but were recently divorced and now supporting those families in other households; some were supporting dependents other than spouses and children; others had military spouses, but no children; and all were living in civilian housing in Hawaii.

**Q12: Rate of housing allowances (n=4520)**

84% With dependents  
16% Without dependents

Whether service members were receiving their housing allowances at the "with" or "without" dependents rate also related to total family income, in the same pattern as shown in Figure 8. That is, the difference in percentage of service members in the lowest income bracket was higher if they were receiving their allowances at the "without dependents" rate and fewer were found in the highest income bracket.

**Figure 8. Annual family income\* by type of allowance received**



\* Estimate based on midpoints of categorical data.

Most respondents (77-95%) were receiving their allowances at the "with dependents" rate, with E4 to E5s and O1 to O3s more often than others in the "without dependents" category.

By service, a much larger proportion of Air Force personnel (36%), compared to personnel in the other services (8-9%), were receiving their allowances at the "without dependents" rate. This difference is partly a result of the greater percentage of dual career military in the Air Force sample (i.e., military spouses are not considered "dependents"). Also, since most of the Air Force respondents were receiving Rent Plus, their income as a group was higher than Army and Marine Corps, even though they received allowances at the "without dependents" rate.

Over half (51%) of the unaccompanied personnel in the sample were receiving their allowances at the "without" dependents rate. Written comments from the unaccompanied addressed this situation.

*"I am unaccompanied and cannot understand the fairness of this system. For example, an accompanied member with only a spouse would require a one bedroom apt/house, however, his/her VHA is different (much higher) than mine - I too require a one bedroom. ... I should not be punished for being single."*

Air Force E5

### Assignment Date to Hawaii

Most of the respondents (79% accompanied and 78% unaccompanied) were on their first tour in Hawaii. But there were large differences by pay grade group. Almost all of the E1 to E5s and O1 to O3s were in Hawaii for the first time (90-97%). Significantly lower proportions of senior personnel were there on their first Hawaii assignment (59% E6-E9, 67% W1-W4, 71% O4-O6).

#### Q14: First tour in Hawaii? (n=4722)

79% Yes  
21% No

Fewer of the Navy respondents were on their first Hawaii assignment than those from the other services (63% versus 83-88%). This may be explained by the greater proportion of E6 to E9s in the Navy sample.

When respondents began their current tour in Hawaii varied somewhat by pay grade group and service.

#### Q15: When did tour begin? (n=4728)

30% Before 1 Oct 83  
16% Oct 83 - Dec 83  
11% Jan 84 - Jun 84  
11% Jul 84 - Dec 84  
14% Jan 85 - Jun 85  
17% Jul 85 - Dec 85  
1% Since 1 Jan 86

Proportionally, E1 to E3s and Marines were more likely than others to be recent assignees. The "old hands" were more often E6 to E9s, warrant and O4 to O6 officers, as well as Navy and Air Force personnel.

### Sharing Residences

Sharing of residences with persons other than family members was uncommon. However, about one-quarter of the unaccompanied personnel (26%) were sharing. Of those who did share, most had only one or two roommates. By pay group, sharing was most often found among the enlisted (10% E4 to E5s, 5-6% E1 to E3s and E6 to E9s). Very few officers shared a residence (1-3%).

#### Q36: Sharing residence with other than family? (n=4676)

6% Yes  
94% No

#### Q37: If sharing, number of roommates (n=299)

68% One  
20% Two  
6% Three  
6% Four or more

By service, almost all Air Force respondents who shared a residence had only one roommate (84%) compared to those in the other

services (58-64% with one roommate, 36-42% with two or more).

### Renter-Home Owner Status

Seventy percent of the total respondent sample were renters.

Q19: Do you rent or own? (n= 4684)

60% Rent unfurnished  
10% Rent furnished  
31% Own

The proportion of renters among the unaccompanied sample was higher (83%) and rental of furnished residences was slightly more common (15%).

Figure 9 shows that home ownership was rare among the E1 to E5 enlisted (12%) but common among all other pay groups (42-60%).

By service, proportionally more Army and Marine Corps respondents (76-84%) were renters, compared to Navy and Air Force (59-70%). Navy respondents, especially, were more often home owners (41%).

Across other dimensions, home owners more often than renters were married, with children, accompanied, and had command sponsor-

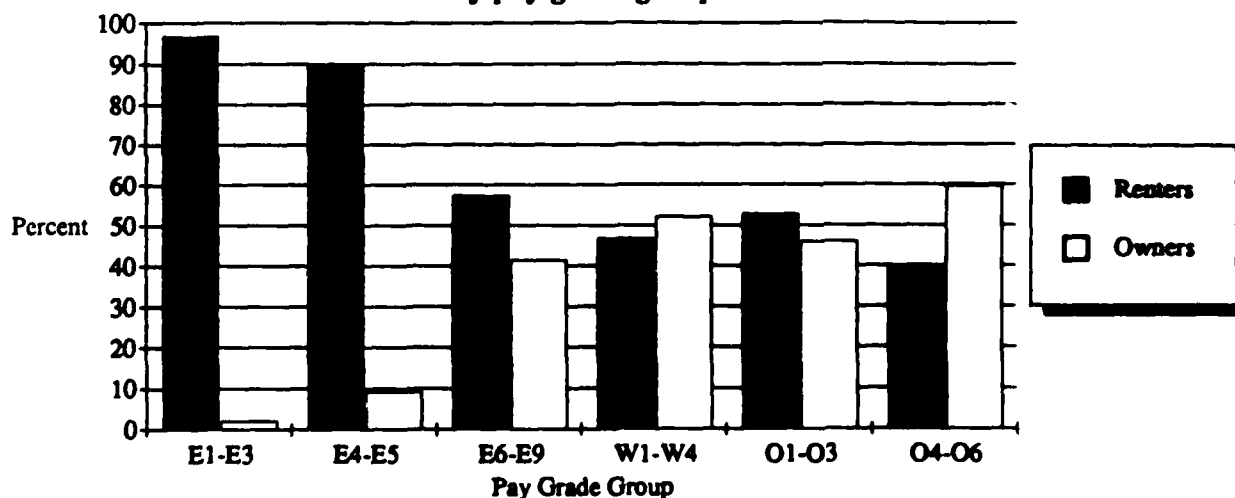
ship for their family members. Family size was related to renter-owner status: the larger the family, the more likely the respondent was to own his/her own home; the smaller the family, the more likely he/she rented. Home owners more often had spouses who were employed full time in the civilian sector (42%), followed by those with military spouses (37%).

Respondents on their first tour in Hawaii were mostly renting (76%), while a majority (57%) of those on repeat tours owned their homes. The proportion of renters increased as the date of assignment became more recent (from 53% before Oct 83 to 81% assigned since Jan 85). The opposite relationship was found with home owners (from 47% assigned before Oct 83 to 19% assigned since Jan 85).

### Housing Preference

Preference for civilian or military housing was measured by two questionnaire items, each of which suggested a different alternative. Responses to these items suggest that having a choice of military housing units versus living in the civilian sector had a relatively greater impact. That is, the proportion of respondents who still preferred living in civilian housing, given a choice of any military unit, was lower (52%) than when the item offered comparability between military and civilian housing (60%).

Figure 9. Percentage of renters and homeowners by pay grade group



**Q145: (Do you agree or disagree that) you would still prefer civilian housing even if military and civilian were the same? (n=4510)**

29% Disagree  
11% Neither disagree nor agree  
60% Agree

**Q146: (Do you agree or disagree that) you would still prefer civilian housing given a choice of any military? (n=4510)**

37% Disagree  
11% Neither disagree nor agree  
52% Agree

Although the choice item offered the choice of "any" military housing unit, many of the written comments echoed this theme of choice.

*"Housing assignments should be made in consideration of working areas.... If a Navy base is close to an Air Force member's work station, housing at Navy should be offered. It is inexcusable to require personnel working at Hickam to live at Wheeler...."*

**Air Force E7**

*"As a senior NCO with a large family and house full of furniture I need a large home. I have 5 children.... The houses on base with sufficient space are ... segregated to officers only and I was not able to get one."*

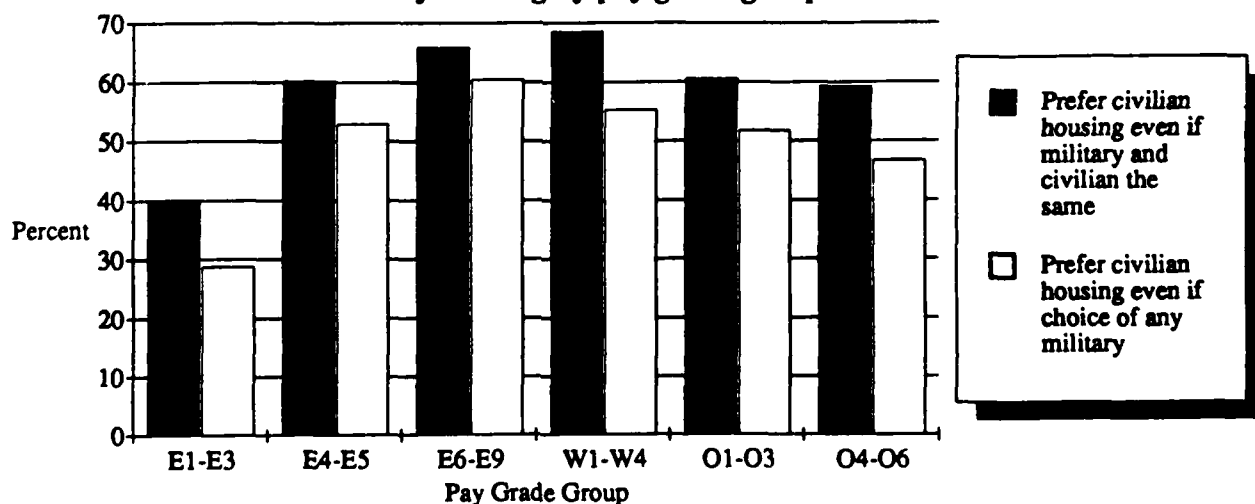
**Navy E6**

Overall, preference for civilian housing was lowest among E1 to E3s (35%), greatest among E6 to E9s and warrant officers (62-64%), and moderate among E4 to E5s and O1 to O3s (57%), and senior officers (53%).

Figure 10 compares responses on the two preference items by pay grade group. Response differences between the two items were greatest among the E1 to E3, W1 to W4, and O4 to O6 groups. That is, the percentage preferring civilian over military housing dropped more in these pay groups than in the others when they were responding to an item that offered them a choice, rather than just comparability of quality.

By service, the proportion of the samples that preferred civilian over military housing even if they were comparable ranged from 54 percent in the Marine Corps to 64 percent in the Navy. As in the pay grade comparison made above, the proportion preferring civilian housing even if given a choice of any military was less in all services (from 46% in the Marine Corps to 55% in the Navy).

**Figure 10. Percentage of respondents preferring civilian over military housing by pay grade group**





## MILITARY FAMILY HOUSING AND ASSIGNMENT POLICY

### Reasons for Living Off-Post or Base

In the quantitative portion of the questionnaire, participants were asked to indicate (from a list of 12) their main reason for living off-post or base. Overall, the most common reason (24%) was to get away from the military atmosphere. An additional 17 percent reported other personal reasons (e.g., for more privacy, convenience), and 16 percent reported buying a home as an investment. This suggests that a majority (57%) chose civilian housing because of their personal preferences or life styles. The remaining 43 percent, however, either made their decision based on perception of differences in quality between civilian and military housing (14%) or were effectively forced into the civilian sector by shortages of government quarters (29% including quarters not available, waits too long, not eligible).

#### Q35: Main reason for living off-post/base (n=4656)

- 24% To get away from the military atmosphere
- 20% Quarters not available or wait too long
- 16% Buying as an investment
- 14% Poor quality of military quarters
- 9% Not eligible for military quarters
- 9% For more privacy, greater security; to get away from noise
- 8% Quarters inconvenient; other reasons

Many, many written comments were received on this topic. Examples below illustrate the wide diversity of reasons respondents gave for choosing or preferring civilian housing.

Some did not want to deal with military housing rules and regulations. Some chose to buy to have something to show for their work or to feel part of the community.

*"Civilian housing is far better than military because there is no hassle on lawn cutting, dealing with other occupants on [the] block ... or other base requirements levied on you."*

Air Force E8

*"At present I am in the process of buying a house for my family so I will feel a part of a community and so my wife can feel that she does have a house of her own."*

Navy E5

Others had specific concerns for their children and the school systems that serve the military family housing areas.

*"The reasons I would rather stay off-post are that 1. you may have an older group of people near you who take pride in the looks and living conditions they have, and 2. there is no segregation with the officers in the nicer housing and the enlisted in a different area! Not a good atmosphere for children to learn to segregate some people from others!"*

Army E5

*"The school system in Hawaii forces me to live off-post near a school where my children can get the education needed."*

Army E6

Others made their choice based on a variety of reasons (e.g., convenience), then got locked into the civilian sector because no assistance is provided to move on base.

*"My wife and I would have preferred military housing when we arrived. However, the housing was extremely inconvenient in terms of distance to my duty station as well as shopping and church. Once settled we could not afford the time, money and energy required to relocate into the military housing we preferred when it became available."*

Navy O3

Another group of respondents were offered quarters that they considered inadequate. For these, the major complaint was size, frequently associated with the military housing regulation that does not allow a separate bedroom for each child (depending on age and sex).

*"Military housing available ... will offer duplexes to a family of my size (4) which is entirely too small."*

Navy O3

The condition of the military housing also was seen as a problem. Military housing was described in most written comments as noisy, congested, and run down. Senior personnel, especially, felt that the quarters offered to them were unsuitable.

*"The only military quarters available at Hickam ... were terrible ... I might have taken them when I was a young Captain, but to a Lt Colonel with 20+ years of service, the offer was an insult."*

Air Force O5

*"The military housing here is inadequate. We were offered housing at Pearl City. It is by a fuel storage area. It looks like a slum.... I didn't think that was fair to only get to choose from that terrible place!"*

Navy O5

On the other hand, the approximately 30 percent of the sample who were unable to get military housing (mostly E1s to E4s) often held a very different view.

*"The base housing is superior compared to most [civilian] residences that we have considered and for us it would be more economical ... since we have one car and we both work...."*

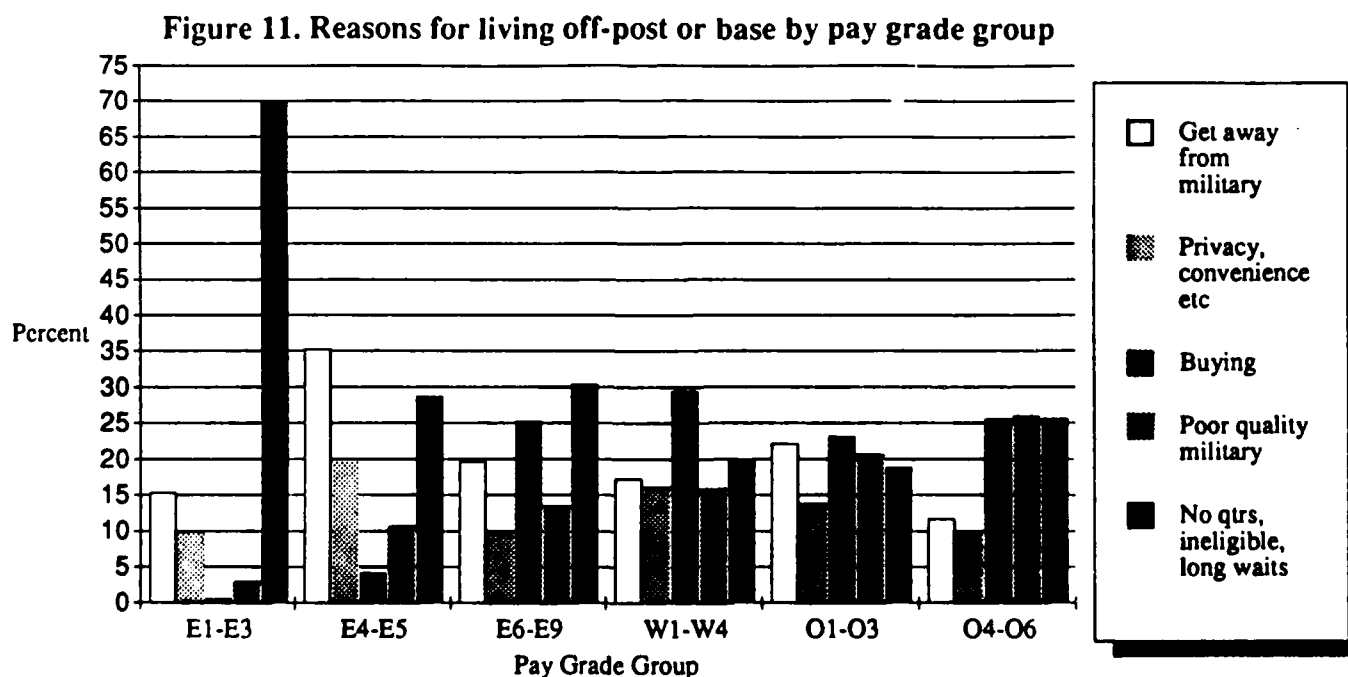
Marine Corps E4

Finally, some respondents reported being told to expect to wait from 6 to 18 months for military housing. The length of these waits necessitated they find civilian housing. Many eventually took their names off the waiting lists after signing leases.

*"I came to Hawaii with the intent of living in military housing but the wait was 1 1/2 years...."*

Marine Corps O4

Figure 11 shows how the reasons for choosing civilian over military housing varied by pay grade group. In general, the diversity of reasons for the choice was greater as a function of higher rank.



Similar differences were found in reasons for living off-post or base by assignment date to Hawaii. Figure 12 shows that those who had been assigned in Hawaii for the longest period of time were more likely than others to be buying homes and less likely to report their reason for living in civilian housing to be a result of military housing shortages. In contrast, over 40 percent of the most recent assignees gave reasons related to housing shortages. Choosing civilian housing for greater privacy or convenience and because of negative perceptions of the quality of military housing were relatively stable over time of assignment (19 to 13% and 14 to 11% respectively). Desire to be away from the military atmosphere declined only slightly (from 27% to 19%).

No differences in reasons for living in civilian housing were found by type of allowances received (i.e., Rent Plus or VHA).

### Perception of Fairness in Assignment to Military Housing

A sizable proportion of the respondents to this questionnaire item did not feel that military housing is assigned fairly.

**Q95: (Do you agree or disagree that) assignment to military family housing is fair? (n=2755)**

40% Disagree  
30% Neither disagree nor agree  
30% Agree

In the written comments, perceptions of unfairness took many forms. Many complained about a system that denies housing to those who need it the most. While most of these complaints came from the lower grade enlisted, senior personnel frequently agreed.

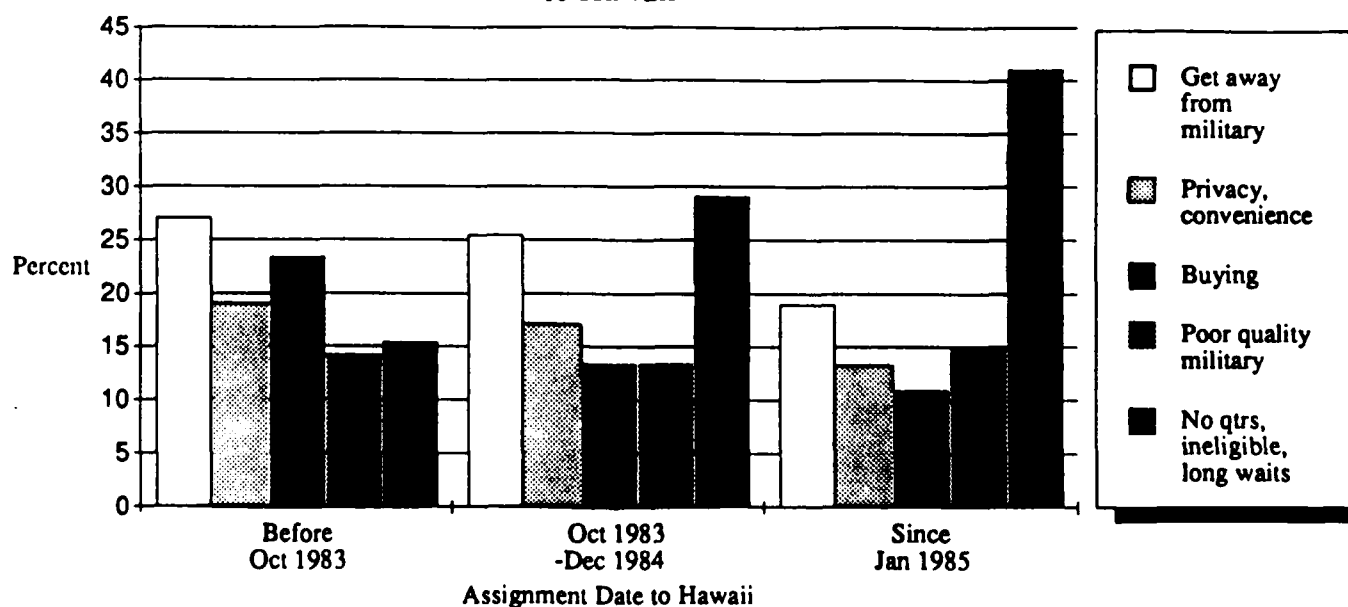
*"We feel it is unfair that nonrates do not qualify for base housing. We feel we are in more need of base housing because of our basic pay."*

**Marine Corps E2**

*"The people who need the housing the most (E-3 and below) don't get it. This usually causes financial problems which take their time and commands' time to resolve."*

**Navy O5**

**Figure 12. Reasons for living off-post or base by assignment date to Hawaii**



*"How are the young military members expected to live on the little sums authorized? I recently inquired as to what an E-2 gets for residing off base. It was \$288.00 per month. ...for those [living off base], what should he/she do?"*

*Air Force E5*

Perception of unfairness in assignment of military housing also may come from those who witnessed or experienced cases of rule rigidity or assignment inconsistency.

*"I was really set back to find out that people reporting to Kaneohe Bay after me rated housing before me ... For a year now, I have watched my name get bounced back on the list. I'm fed up and sending my family back to the mainland."*

*Marine Corps E7*

*"As a CWO4 I rate field grade housing. When I checked in there was up to 1 year waiting list, but on the company grade housing list there were only three names. I hand carried an AA*

*form through ... requesting to be allowed to accept the Company Grade housing to alleviate having to find housing out in town.... I venture to say it would have saved the government Rent Plus funds and utility funds. I was denied the lesser housing because the 'rules' wouldn't allow it... I think we need to be more realistic and practical and deal on a case by case basis...."*

*Marine Corps W4*

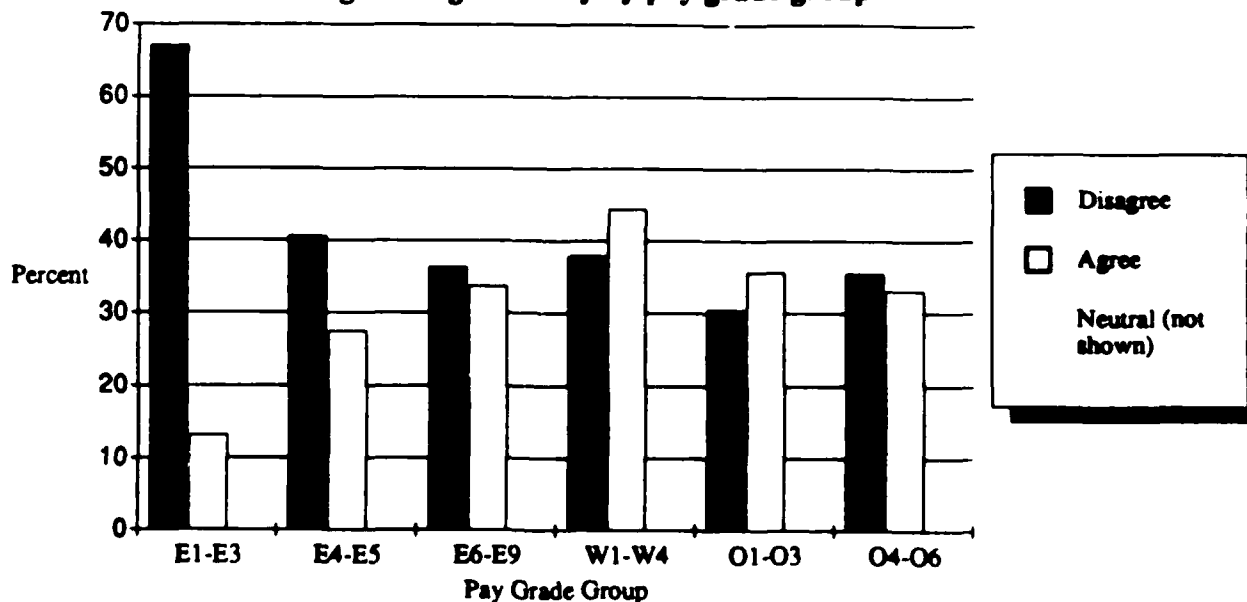
*"The Housing Office regulations are a floating crap game, i.e., exceptions granted for some, not for others, procedures poorly explained if at all (specifically what government quarters are available...)."*

*Army O4*

Figure 13 shows how the perception of fairness and unfairness in military housing assignment varied by pay grade group.

No differences in perception of fairness or unfairness in assignment to military housing were found by assignment date to Hawaii or by type of allowances received (i.e., Rent Plus or VHA).

Figure 13. Percentage disagreeing and agreeing that military housing in assigned fairly by pay grade group



## Waiting Lists and Willingness to Accept Military Housing

Relatively few of the military members eligible for family housing were actually on a waiting list at the time of the survey. However, this should not be interpreted to mean that only this proportion wanted to be housed. More realistic estimates of the proportion desiring housing may be (1) the percentage who said they would accept military housing if it was offered plus those who reported that they could not accept it because they had signed a lease (i.e., 44%); or (2) those whose main reason for living off-post or base was because quarters were not available, waits were too long, or they were not eligible (i.e., 30%). Written comments were replete with explanations that were prefaced with "We would still prefer military housing, but...."

Q16: Are you on a waiting list for military housing? (n=4731)

17% Yes  
83% No

Q17: How long have you been on a waiting list? (n=712)

8% Less than 1 month  
11% 1-2 months  
34% 3-6 months  
36% 7-12 months  
12% Over 1 year

Q18: Would you accept military housing now if it was offered? (n=3175)

26% Yes  
18% No, have signed a lease  
56% No, don't want

Some members of all pay grade groups indicated continued interest in being housed on-post or base. In terms of percentages, preference was greater among the enlisted than the officers. Proportional to their numbers in the sample, more enlisted respondents (19%) than officers (13%) reported they were currently on a waiting list for housing. Enlisted personnel (especially E1s to E5s) also were much more

likely than officers to say they would accept military quarters if offered. However, the lengths of time on waiting lists were longer for senior enlisted and senior officer personnel than they were for E4s to E5s.

By type of allowances received, proportionally more recipients of VHA were on waiting lists (26%) than were those receiving Rent Plus (16%). The reason for this may be because the change to VHA was for recent arrivals. Therefore, personnel on VHA are more likely to be on waiting lists. Forty percent of the respondents receiving VHA said they would definitely or probably accept military housing, if offered, compared to 23 percent of those on Rent Plus.

E1 to E3 personnel generally did not report being on waiting lists for housing. Instead, they most frequently used the "Does not apply" response category (57%). This suggests that many believe they are still considered ineligible and, as a result, may not have even asked to have their names on waiting lists. Nearly two-thirds (64%) of the E1 to E3 group reported the main reason for living off-post or base was that they were not eligible. Only 6 percent reported the reason as unavailability of quarters or that the waits were too long. This misperception about eligibility also was apparent in their written comments.

*"It's ... not fair to E3 or below not being allowed to have base housing. It puts the non-rate in a serious financial bind with initial rental costs of getting started."*

*Marine Corps E3*

Table 4 compares the responses to three questionnaire items on the topic of military family housing by assignment date to Hawaii. The figures in this table illustrate that demand for military housing is greater among more recent assignees and lessens the longer they live in the civilian sector (e.g., they adapt to living in civilian housing, they settle into their residences). Those who had been in Hawaii longer were more likely to have purchased a home or to have signed leases. But, initially the demand for military housing was quite high.

**Table 4**  
**Waiting Lists and Willingness to Accept**  
**Military Housing by Assignment Date**

Assignment Date	Percent on List	Months on List	Percent who Would Accept Housing if Offered
Before Oct 1983	4	8.7	15
Oct 1983- Dec 1984	14	9.4	25
Since Jan 1985	34	6.9	35

## FINDING CIVILIAN HOUSING AND HOUSING OFFICE SERVICES

### Sources Used to Find Housing

Overall, the most popular methods of locating civilian housing in Hawaii were using the newspaper and real estate agents.

**Q46: How did you find your present residence?**  
(n=4671)

- 16% Through the HRO
- 13% Through a friend or coworker
- 0% Through the sponsor
- 29% Through a realtor
- 31% Through the newspaper
- 10% Other

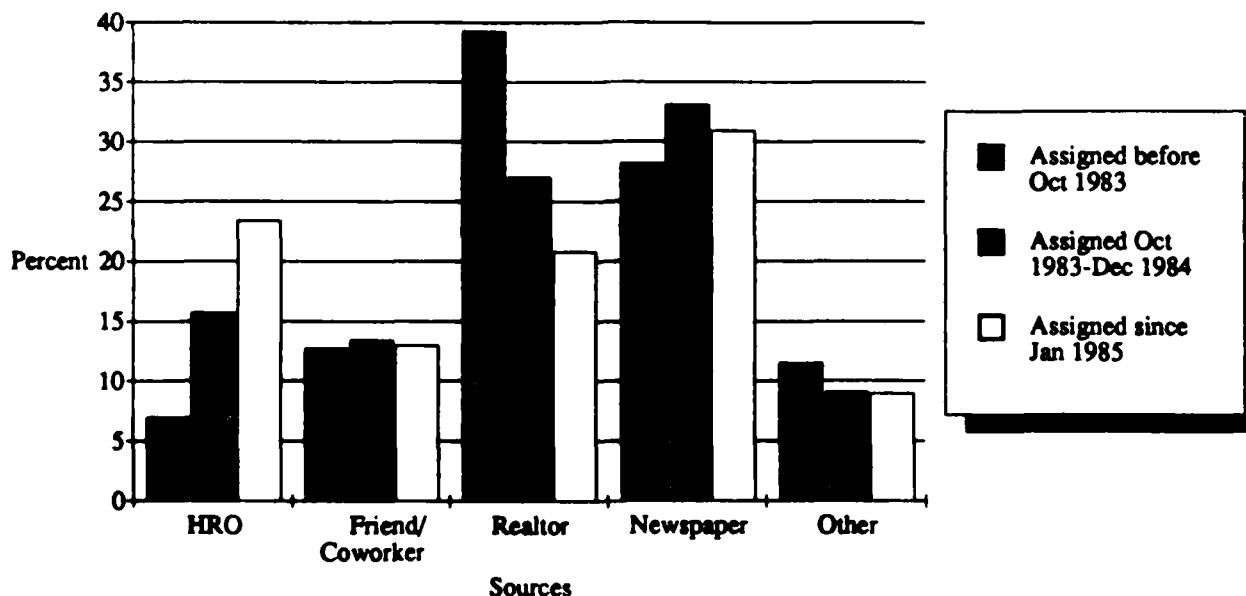
The method used to find housing depended on the circumstances. Lower grade enlisted respondents (E1-E5) and renters most often reported finding their residences through newspapers (38%-41%), the HRO (20%-22%), and friends or coworkers (16%-18%). Senior enlisted and officer groups most often used

realtors (34%-57%), with the percentage increasing as rank increased. Many of this group purchased homes and most purchasers found homes through realtors (75%). Among the senior enlisted and officers, the junior officers were the only group with a significant number who had found their residences through the HRO (15%).

The use of different methods to find civilian housing varied somewhat over time. Figure 14 shows that use of the HROs increased while use of realtors decreased as the date of assignment to Hawaii became more recent. Finding housing through friends or coworkers, newspapers, and "other" sources of information remained relatively stable over time.

**Nonuse of HRO.** Respondents who did not find their residences through an HRO gave a variety of reasons for this. According to the survey results, Many of these reasons suggest

**Figure 14. Sources used to find housing by assignment date to Hawaii**



that the military members either had prior experience with HROs (in Hawaii or elsewhere) or knowledge of the listings available. Most of the respondents planning to purchase residences explained their nonuse of the HRO by the fact that they were buying. In other words, buyers did not expect to find useful information at housing offices.

**Q47: Which best describes why you didn't find your housing through the HRO? (n=3825)**

- 9% Preferred to use a realtor
- 3% Didn't feel the HRO would help
- 14% Didn't need HRO help
- 5% HRO housing more expensive than those in newspaper
- 9% HRO listings not suitable
- 5% HRO listings in poor locations
- 7% HRO listings out of date
- 8% Didn't know about HRO services
- 21% Buying
- 20% Other

Reasons given for not using the HRO as a function of when individuals were assigned to Hawaii showed a decrease in the proportion who were buying homes (from 28% prior to Oct 1983 to 15% assigned since Jan 1985) and a parallel decline in preference for using realtors (from 12% to 8%).

The responses of two other groups to the question about nonuse of the HRO are of interest. Those who said that they did not need HRO help were found in all groups (e.g., pay grades, renters, and owners). However, they were somewhat more likely to be E4s to E5s, at the lower end of the total family income spectrum, and to be renters rather than homeowners. Some overlap was found between this former group and those who said they were unaware of HRO services. In the latter case, these respondents were most likely to be in the Navy, to be E1s to E5s, to be in the lower income brackets, and to be married without children (as opposed to other family types).

It is important to remember that a relatively large proportion of the sample did not process through any housing office in Hawaii.

**Q48: Through which HRO did you process? (n= 4700)**

- 28% None
- 6% Ft. Shafter
- 11% Schofield
- 4% Barbers Point
- 17% Pearl Harbor
- 24% Hickam
- 9% Kaneohe
- 1% Other

Navy respondents were more likely to have bypassed the housing office (40%) than Marines (32%), Army (26%), and Air Force (13%) respondents. Navy respondents also were more likely than those in the other services to be buying homes, while Marines were proportionally more often renters. By assignment date to Hawaii, the proportion of respondents bypassing the HRO was higher before October 1983 (41%), compared to the proportion of later assignees (37% between Oct 83 and Dec 84, 22% since Jan 85).

**Location of Processing Housing Office.** Those who did report processing through housing offices did so at the locations that would be expected. Nearly two thirds of the Army sample processed through the Schofield office, one third through Ft. Shafter. Just over three quarters of the Navy processed through Pearl Harbor, with 16 percent going through the Barbers Point suboffice. All but a few Air Force respondents processed at Hickam and the Marines primarily used Kaneohe, with a small percentage using the Pearl Harbor office.

**Housing Office Services**

Three series of questions were asked about housing office services. These covered civilian housing lists, usage and helpfulness of services, and more general issues such as delivery and scope of services and perceptions of operations and efficiency.

Since many military members in the survey said they did not process through an HRO, analyses of the responses are based only on those who actually used housing office



services, excluding those for whom the item did not apply. The reader should note that the resulting number of responses analyzed is about half the total sample.

**Satisfaction with Civilian Housing Lists.** HROs maintain lists of civilian residences for rent and for sale. After military personnel check in to find out about the availability of military housing, they are sent to the HRO for assistance in finding civilian housing.

The first two items in the series of questions on civilian housing lists related to the efficiency of the housing staff in developing and maintaining adequate and accurate lists. Dissatisfaction with these aspects of the lists was moderate (20%-25%) overall, with some differences found by groups.

**Q49: (How satisfied were you with) the number of housing units on the HRO list? (n=2521)**

25% Dissatisfied  
30% Neither dissatisfied nor satisfied  
46% Satisfied

**Q50: (How satisfied were you with) the accuracy of information on HRO housing lists? (n=2529)**

20% Dissatisfied  
26% Neither dissatisfied nor satisfied  
54% Satisfied

Satisfaction with the number of units on the lists and with the accuracy of information about them was greatest among Air Force personnel who processed through the Hickam HRO, renters, and junior officers (O1-O3). Greatest dissatisfaction was found among Army respondents (especially those who processed through the Schofield HRO), home owners, and senior enlisted and senior officers.

*"The list of rental properties I received from the HRO was outdated. I found my first apartment through the newspaper."*

*Navy E5*

*"If you must look at civilian housing--the HRO ... is useless. They take a computer page worth of information from you and provide you with nothing to help you locate a buy or rental. Someone needs to get into the housing market and get educated--then pass that on to the military member and his family."*

*Marine Corps O5*

The remaining items in the series asked about aspects of the civilian residences on the lists. These aspects probably relate more to the housing available in the area than to staff efficiency. Areas in which civilian housing is in short supply or where a range of quality or type of housing is not available may be expected to elicit more negative responses. The percentage dissatisfied with these other aspects of listed civilian housing ranged from 14 to 31 percent, again with differences by groups.

**Q51: (How satisfied were you with) the size of the units on the HRO list? (n=2518)**

23% Dissatisfied  
31% Neither dissatisfied nor satisfied  
45% Satisfied

**Q52: (How satisfied were you with) the range of rental costs of units on the HRO list? (n=2496)**

31% Dissatisfied  
27% Neither dissatisfied nor satisfied  
42% Satisfied

Senior officers and homeowners were the most dissatisfied with the size of houses on the HRO lists. Across the pay grade spectrum, dissatisfaction with size increased as rank increased. Regarding the range of rental costs of houses on the lists, the junior enlisted were the most dissatisfied group, with dissatisfaction decreasing as rank increased (i.e., as the respondents rating the cost range became better able to afford the housing). Service and HRO differences were not found on the questions of size and costs. This supports other data in the study that most housing in Hawaii is considered to be too small and too expensive relative to rental costs and/or purchase prices.

*"The HRO housing list listed residences which were beyond the financial means of most military personnel."*

*Marine Corps O2*

Dissatisfaction with the travel distance of the units listed to the duty station was greatest among Army respondents and those processed at Schofield, followed by Marines processed at Kaneohe. Both of these areas lie at a considerable distance from the concentration of housing usually occupied by military families in Mililani.

*"In order to live within allowances one must drive 15-30 miles away through congested traffic."*

*Marine Corps E6*

**Q53: (How satisfied were you with) the distances of units on the HRO list to your duty station? (n=2499)**

14% Dissatisfied  
34% Neither dissatisfied nor satisfied  
51% Satisfied

**Q64: What form of transportation did you use most often when seeking civilian housing? (n=4651)**

58% Own car  
5% Sponsor provided  
16% Rented car  
3% Public transportation  
11% Realtor provided  
6% Friend or family  
2% Other

**Q65: How much of a problem was it looking for housing without having your own car? (n=1925)**

59% Does not apply (had own car)  
22% Major problem  
13% Minor problem  
6% No problem

The proportion of respondents satisfied or dissatisfied with HRO efficiency and the aspects of the HRO units discussed above varied consistently by assignment date to Hawaii. Overall, personnel assigned before October

1983 were less satisfied than those who were assigned more recently, and especially less satisfied than those assigned since January 1985. The percentage of satisfaction varied from 36-47 percent of those assigned before October 1983 to 48-57 percent of those assigned since January 1985.

Satisfaction with the quality, cleanliness, appearance, and neighborhood security of the units on the HRO lists was generally low across all dimensions measured (e.g., area, rank, date of assignment to Hawaii). Air Force personnel and those who processed through the Hickam HRO were most satisfied, and Army and Marine Corps personnel who processed through Schofield and Kaneohe were most dissatisfied.

Pay grade differences were found only on the quality and appearance items. Senior officers were more dissatisfied than middle grade enlisted respondents (E4-E5) and junior officers (O1-O3).

**Q54: (How satisfied were you with) the quality of the units on the HRO list? (n=2471)**

34% Dissatisfied  
33% Neither dissatisfied nor satisfied  
33% Satisfied

**Q55: (How satisfied were you with) the cleanliness of the units on the HRO list? (n=2443)**

26% Dissatisfied  
38% Neither dissatisfied nor satisfied  
36% Satisfied

**Q56: (How satisfied were you with) the outside appearance of the units on the HRO list? (n=2449)**

23% Dissatisfied  
39% Neither dissatisfied nor satisfied  
38% Satisfied

**Q57: (How satisfied were you with) security in the neighborhoods of the units on the HRO list? (n=2466)**

24% Dissatisfied  
42% Neither dissatisfied nor satisfied  
33% Satisfied

Table 5 shows the percentage of respondents dissatisfied with each aspect of the housing lists by housing office. To some extent, the differences in dissatisfaction shown in this table reflect differences in housing availability by area. For example, greater dissatisfaction with number of units, range of rental costs, and quality of units was found among respondents who

processed through the Schofield and Kaneohe housing offices. Both of these locations are distant from the areas most popular with service members (e.g., Mililani). In all likelihood, service members choosing to live in the Schofield and Kaneohe areas have a more limited selection of housing units available to them.

**Table 5**  
**Percentage Dissatisfied with Aspects of Civilian Housing Listings**  
**by Housing Office\***

Questionnaire Item	Fort Shafter	Schofield	Barbers Point	Pearl Harbor	Hickam	Kaneohe
Q49: Number of units on lists	26	31	21	22	18	29
Q50: Information accuracy on units	24	28	21	19	15	19
Q51: Size of units	30	26	18	22	22	22
Q52: Range of rental costs of units	28	38	22	26	28	34
Q53: Distance of units from duty station	21	26	15	11	10	17
Q54: Quality of units	35	43	34	33	27	42
Q55: Cleanliness of units	29	35	22	22	22	28
Q56: Appearance of units (outside)	27	32	19	21	20	23
Q57: Security in areas where units located	29	35	23	24	19	25

\* Includes responses of those who processed through one of the housing offices AND responded to these items (n = 2250-2341). Does NOT include those who responded "does not apply."

**Provision and Usage of Housing Office Services.** The second set of questionnaire items dealt with specific housing office services. Reported nonprovision and nonusage of HRO help with transportation, dealing with landlords, lease review, and utility companies was highest among those respondents who had been assigned in Hawaii before October 1983 (80-88%), and declined slightly as the assignment date became more recent (72-86% of those assigned between Oct 83 and Dec 84, 62-84% of those assigned since Jan 85).

The proportion of respondents reporting that overall HRO help finding housing was not provided or not used was less than the proportions for specific services, and, again, this declined as a function of when the respondents were assigned (from 66% of those assigned before Oct 83 to 45% of those assigned since Jan 85).

As with other topics, comments regarding HRO services were mixed.

*"I have sponsored 4 persons during my tour here. The HRO services for all of them have been outstanding."*

*Navy O5*

*"Showing pictures of houses and pointing me towards Mililani does not help me find a house."*

*Air Force O4*

**Q58: (How helpful was the housing office with your understanding of the local housing market? (n=4523))**

16% Help not provided  
43% Did not use  
11% Not helpful  
30% Helpful

**Q59: (How helpful was the housing office with transportation to look at housing units? (n=4522))**

40% Help not provided  
46% Did not use  
10% Not helpful  
3% Helpful

**Q60: (How helpful was the housing office with dealing with landlords? (n=4513))**

28% Help not provided  
54% Did not use  
10% Not helpful  
3% Helpful

**Q61: (How helpful was the housing office with lease review? (n=4515))**

19% Help not provided  
52% Did not use  
8% Not helpful  
21% Helpful

**Q62: (How helpful was the housing office with utility companies? (n=4512))**

26% Help not provided  
56% Did not use  
11% Not helpful  
7% Helpful

**Q63: (How helpful was the housing office overall with finding housing? (n=4515))**

12% Help not provided  
43% Did not use  
15% Not helpful  
30% Helpful

Table 6 shows that nonprovision and nonusage of these services was the norm across all housing offices. Of the small number of military members who took advantage of these specific services, most generally rated housing offices positively on providing understanding of the local housing market, on lease review, and on overall help to find civilian housing. On all other items in the group, the housing offices were considered less than helpful. However, the reader is reminded that these results are based on very small numbers of respondents and should not be generalized to the population.

**Table 6**  
**Percentage Reporting Nonprovision and Nonusage of Housing Office Services**  
**by Housing Office**

Questionnaire Item	Fort Shafter (n=255)	Schofield (n=497)	Barbers Point (n=171)	Pearl Harbor (n=800)	Hickam (n=1139)	Kaneohe (n=429)
Q58: Help understanding the local housing market						
Not provided	16	15	17	17	12	15
<u>Not used</u>	<u>31</u>	<u>33</u>	<u>35</u>	<u>34</u>	<u>32</u>	<u>26</u>
Total	47	48	52	51	44	41
Q59: Help with transportation to find housing						
Not provided	45	40	45	45	49	56
<u>Not used</u>	<u>37</u>	<u>35</u>	<u>37</u>	<u>40</u>	<u>36</u>	<u>26</u>
Total	82	75	82	85	85	82
Q60: Help dealing with landlords						
Not provided	30	30	31	31	29	32
<u>Not used</u>	<u>51</u>	<u>43</u>	<u>46</u>	<u>50</u>	<u>48</u>	<u>38</u>
Total	81	73	77	81	77	70
Q61: Help with lease review						
Not provided	20	24	25	25	11	21
<u>Not used</u>	<u>56</u>	<u>45</u>	<u>53</u>	<u>53</u>	<u>35</u>	<u>42</u>
Total	76	69	78	78	46	63
Q62: Help with utility companies						
Not provided	29	26	31	29	28	31
<u>Not used</u>	<u>52</u>	<u>46</u>	<u>48</u>	<u>52</u>	<u>49</u>	<u>42</u>
Total	81	72	79	81	77	73
Q63: Overall help finding housing						
Not provided	11	14	11	11	7	9
<u>Not used</u>	<u>32</u>	<u>34</u>	<u>33</u>	<u>35</u>	<u>33</u>	<u>26</u>
Total	43	48	44	46	40	35

## HRO Operations

Finally, respondents were asked if they agreed or disagreed with a series of statements on the manner of delivery and scope of housing services, as well as their perceptions of the operations and efficiency of housing offices.

**Manner of Delivery of Housing Services.** Negative responses were greatest to the statements addressing the HRO handling of the needs of unaccompanied personnel (33%-37% negative). Next came housing staff concern for and responsiveness to families (29% negative).

**Q88: (Do you agree or disagree that) the HRO and assignment people show concern for military families? (n=3232)**

29% Disagree  
31% Neither disagree nor agree  
41% Agree

**Q89: (Do you agree or disagree that) housing people respond to military family needs? (n=2958)**

29% Disagree  
37% Neither disagree nor agree  
33% Agree

**Q90: (Do you agree or disagree that) housing people respond to needs of the unaccompanied? (n=1763)**

33% Disagree  
38% Neither disagree nor agree  
28% Agree

**Q91: (Do you agree or disagree that) HRO people show concern for the unaccompanied? (n=1728)**

37% Disagree  
36% Neither disagree nor agree  
27% Agree

**Q92: (Do you agree or disagree that) housing people are polite? (n=3568)**

15% Disagree  
24% Neither disagree nor agree  
61% Agree

**Q93: (Do you agree or disagree that) housing people are informative? (n=3531)**

23% Disagree  
31% Neither disagree nor agree  
46% Agree

*"I feel (based on the way we were treated at the HRO) that some of your employees should be a little more sympathetic to the needs of military families, who experience hardships (due to the nature of their work)."*

Navy E6

Army personnel and those who processed through the HRO at Schofield Barracks were the most negative overall, and especially so about the concern shown for them and their families, responsiveness to family needs, and courtesy and information. Most positive about the way services were delivered were Navy and Air Force personnel and those who processed through the Pearl Harbor and Hickam offices. Marine Corps personnel more often than others reported their housing office staff as polite, but still generally disagreed that the housing office is informative and shows concern for military families.

Characteristically, both positive and negative comments were received.

*"The people at the [Hickam] Housing Referral and TLA offices try their best to give you good service. "*

Air Force E5

*"The advance information provided by the Hickam housing office prior to my arrival was erroneous.... My experiences with the Hickam office bring adjectives to mind such as incompetent ... disorganized ... etc."*

Air Force O5

*"The housing office I rated was the one at Barber's Point. The people there are friendly and helpful, even during busy times."*

Navy E6

*"The [Barbers Point] HRO was able to respond to questions asked. They did not volunteer anything."*

Navy W3

Perceptions of the way housing services are delivered were the same regardless of pay grade, status as an owner or renter, accompanied or unaccompanied status, or date assigned to Hawaii.

**Scope of Housing Services.** Across the three questions that addressed perceptions of the scope of services offered, negative responses ranged from 24% to 54%.

**Q101: (Do you agree or disagree that) the HRO explained the "military clause?" (n=2917)**

37% Disagree  
16% Neither disagree nor agree  
47% Agree

**Q102: (Do you agree or disagree that) the HRO inspects civilian housing when matters of health or safety are concerned? (n=1292)**

24% Disagree  
50% Neither disagree nor agree  
26% Agree

**Q103: (Do you agree or disagree that) the HRO offered information about buying civilian housing? (n=2399)**

54% Disagree  
24% Neither disagree nor agree  
22% Agree

Army personnel were consistently the most negative and Air Force personnel the most positive. Specifically, disagreement with statement that the military clause was explained was most prevalent among Army personnel, the E1s to E5s, and those who processed through

the Schofield office. Most agreement with that statement was among Air Force personnel, the O1s to O3s, and those who processed through the Hickam office.

Army personnel and those who processed through the Kaneohe office were most negative about inspections of civilian housing. Air Force personnel and those who processed through Hickam were most positive.

Information on buying civilian housing was least often offered to Army personnel and to the E4-E5 enlisted, most often to O1-O3 officers and Air Force personnel. No differences were found by housing office or by date of assignment to Hawaii.

*"The housing office and the TLA system seem to be very much against a military member who tries to purchase a home.... You're on your own--no advice on Hawaiian real estate laws--very limited lists of properties for sale--no help or advice on purchase agreements--no TLA extensions for any reason if you are buying.... I believe that it would be very easy and a real service to military members if the housing office would maintain a list of houses for sale ... [and] solicit owner-sellers, especially military members who are PCS'ing and are homeowners. They can sell directly to an incoming military, eliminate the large realtor fee, often assume an existing loan and many other benefits saving both the outgoing and incoming military a great deal of time, effort & problems."*

Marine Corps E6

**Housing Office Operations and Efficiency.** Negative reactions to statements that addressed HRO operations ranged from 25% to 39% overall, with definite perceptual differences by housing office and group. No differences were found on these questions by date of assignment to Hawaii.

**Q94: (Do you agree or disagree that) HRO & assignment people work together? (n=2651)**

30% Disagree  
40% Neither disagree nor agree  
30% Agree

**Q96: (Do you agree or disagree that) housing office service is good even during peak periods? (n=2921)**

39% Disagree  
34% Neither disagree nor agree  
27% Agree

**Q97: (Do you agree or disagree that) the appearance of the housing office is satisfactory? (n=3548)**

11% Disagree  
29% Neither disagree nor agree  
59% Agree

**Q98: (Do you agree or disagree that) the housing office is efficient? (n=3336)**

26% Disagree  
35% Neither disagree nor agree  
39% Agree

**Q99: (Do you agree or disagree that) processing through the housing office can be done quickly? (n=3427)**

35% Disagree  
25% Neither disagree nor agree  
40% Agree

**Q100: (Do you agree or disagree that) housing lists were current? (n=2975)**

25% Disagree  
24% Neither disagree nor agree  
51% Agree

The perception that HRO and assignment people do not work together was greater among Army and Air Force respondents, as well as officers (in general), than among Navy and Marine Corps respondents and those in the enlisted ranks. By office, this negative perception was greatest at Hickam and least at Pearl Harbor.

The perception that housing office service deteriorates during busy ("peak") periods was most often held by Army personnel and by senior officers. No difference was found by housing office.

The Kaneohe and Pearl Harbor offices were rated most positively on efficiency, with Fort Shafter and Schofield getting the lowest marks. Army and Air Force personnel, as well as senior officers, were more likely to criticize housing office efficiency than were Navy, Marine Corps, or enlisted personnel.

*"The HRO at Pearl Harbor does a nice job."*

*Navy E9*

*"I have had only two contacts with HRO, on both occasions they seemed disorganized, confused, and uncertain of everything--very bad impression."*

*Air Force O3*

Similar to the efficiency ratings, the Kaneohe and Pearl Harbor offices were rated most positively for quick processing, with Fort Shafter and Schofield rated most negatively. Differences by rank were not found.

Note that the questionnaire results presented indicate general trends. The written comments provide texture and tone.

*"When I checked in with the Housing Office at Pearl Harbor, the office was practically empty of customers. ... Yet, it took almost 1 1/2 hours to complete my check-in, despite the fact that we were not trying to be placed on a waiting list, nor did we need any specific services.... The person who finally checked us in had an attitude that she was doing me a favor."*

*Navy E6*

Ratings of housing list currency were generally positive. Hickam was rated highest, Schofield the lowest. No difference was found by rank.

*"The HRO at Pearl Harbor was a real pain to deal with. I finally started going to Hickam to obtain rental listings. Hickam listings were more up to date and service was faster, with less hassle and bureaucratic nonsense."*

*Marine Corps O5*

Table 7 shows how negative responses about housing office services varied by housing office.



**Table 7**  
**Percentage Disagreeing with Statements About Housing Offices**  
**by Housing Office\***

Questionnaire Item	Fort Shafter	Schofield	Barbers Point	Pearl Harbor	Hickam	Kaneohe
<b>Manner of Delivery of Housing Services</b>						
Q88: Concern is shown for military families	36	39	29	24	34	32
Q89: Concern is shown for the unaccompanied	43	46	32	42	28	38
Q90: Staff responds to military family needs	41	38	27	27	26	28
Q91: Staff responds to needs of the unaccompanied	44	42	31	33	26	35
Q92: Housing staff polite	16	21	18	13	14	11
Q93: Housing staff informative	32	29	24	22	19	26
<b>Scope of Housing Services</b>						
Q101: Military clause was explained	42	52	37	39	31	34
Q102: Civilian housing is inspected	20	30	24	23	18	34
Q103: Information on buying was offered	60	57	57	59	50	53
<b>Housing Office Operations/Efficiency</b>						
Q94: Assignment and referral staffs work together	35	32	27	24	36	26
Q96: Service is good even during peak periods	51	43	32	35	42	34
Q97: Office looks good	24	22	21	5	10	3
Q98: Office efficient	37	31	29	21	27	19
Q99: Processing quick	48	40	33	28	39	28
Q100: Lists current	28	33	22	26	19	29

\* Includes responses of those who processed through one of the housing offices AND responded to these items (n = 1034-1409 for Q89, Q90 and Q102; n = 2032-2969 for all others). Does NOT include those who responded "does not apply."

## Written Comments About HRO Information

The need for more and better information from the HRO was a common topic in the sample of written comments that were analyzed. Out of 945 comments, about 13 percent were on housing office and HRO services. Of these, close to half were negative on the topic of information (e.g., not enough, not enough detail, nothing offered unless you ask, misinformation given, only information provided was the housing list). Complaints about information came both from those who processed through a housing office and those who did not. The first group's complaints generally were because of information not being offered or because of actually having been given wrong information.

*"As a lot of offices do, HRO answers questions, but the staff members' personal feelings on a particular day dictate how far they will go to find answers to inquiries not normally addressed."*

Navy E8

*"If my answers to questions concerning the Housing Referral Office seem negative, it is because I found them more part of the initial problems than a solution to any of them. Perhaps the biggest disappointment came from a lack of information."*

Marine Corps E8

*"... HRO was obviously understaffed & did not have either the time or desire to completely brief anyone on anything. I needed a lot of questions answered. The people I talked to always told me to ask another office for further information."*

Air Force E4

*"I seemed to have learned more on this questionnaire than I did at HRO as far as what they offered."*

Marine Corps E4

*"Our present financial difficulties are directly a result of wrong information we received upon arrival in Hawaii. We were informed that we could only receive Rent Plus if we bought a house.... Since we could not rent, we had to buy, and due to prices in Hawaii, we are now strapped financially."*

Navy [rank not given]

The second group, those who reported not processing through a housing office, also had difficulties due to lack of information.

*"The most serious problem I encountered after moving to Hawaii was not being briefed on the rent-plus system. A basic knowledge of the rent-plus system was not enough. During a routine finance audit, I informed the auditor that I had converted from rental to purchase more than a year before. I was nearly court-martialed for attempt to defraud the government. Only through a polygraph was I able to clear myself ..."*

Army O2

*"Amongst other things which I was not informed about was the availability of government appliances, i.e. washer & dryer units. ... I suggest a booklet should be made available for each family or service member stating the benefits and opportunities available to service members as they are hustled through all the inprocessing procedures.... If a booklet was made available as to all the benefits and proper way to go about getting them, this would be one burden lifted at a time of arrival which has enough confusing aspects in and of itself."*

Army E4

## Loaner Furniture and Appliances

Military personnel were asked two series of questions about loaner furniture and appliances. The first series primarily explored usage and, to a lesser extent, knowledge of the program. The second series of questions addressed both knowledge of the program and aspects of its administration.

In general, responses to questions about the loaner furniture and appliance program mirrored the feelings about housing office services. Most felt that there was need for more and better information or greater flexibility in administration of the program.

*"I find it hard to believe that E-4 and below are charged a delivery and pick up fee for loaner furniture, whereas above E-4 are not. It seems like the people who need the most help making*

ends meet, E-4 and below, are the ones who get the least help from the government and its agencies."

Air Force E3

"When I tried to get [a] washer and dryer, I couldn't because my landlord didn't want to sign the clause stating that he's responsible for the appliances. I feel this clause shouldn't be there because now I'm denied a service that is automatic on base."

Marine Corps E3

Q72: Was 90 days use of loaner furniture long enough? (n=1083)

68% Yes  
32% No

Q73: Do you have room and hookups for a full size washer and dryer? (n=4671)

66% Yes, both  
4% Yes, washer only  
<1% Yes, dryer only  
18% No, only apt size  
11% No, not for full or apt size

Q74: Which type of appliances are you using? (n=4687)

50% All or mostly my own  
3% All or mostly government  
47% All or mostly those that came with the residence

Q75: Are you using a government washer? (n=4684)

8% Not available at housing office  
8% Yes  
83% No

Q76: Are you using a government dryer? (n=4674)

8% Not available at housing office  
7% Yes  
84% No

Q77: Are you using a government refrigerator? (n=4679)

8% Not available at housing office  
5% Yes  
88% No

Q78: Were you told that you could get government appliances? (n=4217)

8% Not available at housing office  
15% Yes  
77% No

Overall, only a small percentage of respondents were actually using government appliances (4%-8%). Senior enlisted and officer personnel (E6-O6) most often were using all or mostly all of their own appliances (53%-71%). E1 to E5 respondents were using either all or mostly their own (37%) or those that came with their residences (59%-60%).

By assignment date to Hawaii, there was a decrease in the proportion of respondents using their own appliances (from 56% assigned before Oct 1983 to 44% assigned since Jan 1985). There also was a parallel increase in use of appliances that came with the residence (from 41% before Oct 1983 to 51% since Jan 1985).

Low usage of government appliances may be partially explained by two factors: (1) the size of the residences occupied by lower grade enlisted personnel; and (2) whether or not they knew about the program. The E1 to E5 population would be the most likely group to need, as well as to benefit from using, the loaner appliance program. However, E1 to E5 personnel, more often than those in other pay groups, reported having room for only apartment size washers or dryers (26%-34% versus 4%-14%), and they more frequently said they had neither the room for nor the hookups for any size washer or dryer (19%-28% versus 1%-6% of the other pay groups). This adds up to between 45 and 62 percent of the E1 to E5 group being unable to use government washers or dryers. Like their more senior counterparts, over three fourths of this group (79%) also reported they were not told about the availability of appliances.

By assignment date to Hawaii, fewer respondents assigned since October 1983 had room for or the proper hookups for full sized appliances (33%) than those assigned earlier (24%).

About half of the respondents (across all pay grade groups) were dissatisfied with the thoroughness of the briefings they received on the loaner furniture and appliance program. Air Force personnel were less dissatisfied with the briefings (45%) compared to respondents in the other services (Army 55%, Navy 62%, Marine Corps 63%). They also less often than those in the other services reported not being told about the appliance program (63% versus 80%-83%). This service difference was consistent throughout the questions that dealt with the furniture and appliance program.

*"I feel that the HRO should have [told] me about the loan of furniture and appliances when I first came to Hawaii. I had not learned until after we bought furniture."*

*Marine Corps E3*

The relationship between having been told about loaner appliances and usage is illustrated by Air Force responses. Personnel who processed through the Hickam HRO were more often informed and Air Force personnel (versus those in the other Services) showed greater usage of government washers (13% vs. 4-10%), dryers (12% vs 4-7%), and refrigerators (6% vs 3-5%).

**Q104: (Do you agree or disagree that) the time it took to get loaner furniture was not a problem? (n=1427)**

14% Disagree  
12% Neither disagree nor agree  
74% Agree

**Q105: (Do you agree or disagree that) the time it took to get appliances was not a problem? (n=956)**

17% Disagree  
19% Neither disagree nor agree  
64% Agree

**Q106: (Do you agree or disagree that) the loaner furniture was in good condition? (n=1377)**

23% Disagree  
21% Neither disagree nor agree  
56% Agree

**Q107: (Do you agree or disagree that) the loaner appliances were in good condition? (n=895)**

14% Disagree  
21% Neither disagree nor agree  
65% Agree

**Q108: (Do you agree or disagree that) you had enough loaner furniture? (n=1420)**

21% Disagree  
12% Neither disagree nor agree  
67% Agree

**Q109: (Do you agree or disagree that) you were thoroughly briefed on the loaner furniture and appliance program? (n=2262)**

52% Disagree  
13% Neither disagree nor agree  
35% Agree

Satisfaction with the time it took to get loaner furniture and/or appliances varied by pay grade group and service. By pay group, there was an increase in the proportion satisfied with time to get appliances as rank increased (from 52% of E1 to E3s to 78% of the O4 to O6s) and more satisfaction among the senior officers than other groups with the time to get loaner furniture. By service, Air Force respondents were more satisfied (75-82%) than others, especially compared to Army respondents (51-63%).

Regarding condition of loaner furniture, no pay group difference was found. Air Force respondents were more satisfied (67%) than others (45-48%). Satisfaction with the condition of appliances varied by pay grade group (from 52% of E1 to E3s to 80% of O4 to O6s), with Air Force respondents most satisfied (80%), followed by Marine Corps (72%), Navy (61%), and Army (46%).

The amount of loaner furniture provided was least satisfactory to E1 to E3s (52% satisfied) and most satisfactory to O4 to O6s (81%). Air Force personnel again were most satisfied (78%), followed by Navy and Marine Corps (65-66%) and Army (48%).

*"When I first moved to Hawaii I was an E3.... For 90 days all they gave us was a bed. I think you should try to live in a house and all you have is a bed until your furniture arrives."*

*Navy E4*

*"I was only allowed to have certain items issued to me: 1 bed, 1 dinette set, lamps, and a*

*dresser. I was not allowed to have any kind of chairs, or sofa issued to us. My wife and I sat on the floor for one year simply because we couldn't afford to buy any chairs or a sofa."*

*Air Force E3*

Differences by assignment date on the items addressing aspects and administration of the furniture and appliance program were too mixed to suggest any trends.

Table 8 shows the similarities and differences in dissatisfaction with administration of the program by housing office.

Table 8

Percentage Dissatisfied with Aspects and Administration of the Loaner Furniture and Appliance Program by HRO

Questionnaire Item	Fort Shafter	Schofield	Barbers Point	Pearl Harbor	Hickam	Kaneohe
Q104: Time it took to get furniture	20	26	15	15	10	13
Q105: Time it took to get appliances	28	24	21	17	12	16
Q106: Condition of furniture	31	32	28	31	16	22
Q107: Condition of appliances	23	21	20	16	8	10
Q108: Amount of furniture given	30	39	12	20	15	14
Q109: Thoroughness of briefing on furniture and appliance program	59	57	65	64	42	66
Q72: 90 days use of loaner furniture	29	34	16	22	32	29
Q78: Not informed about appliance program	81	80	85	81	63	81

# LIVING IN CIVILIAN HOUSING

## General Description

**Region.** Respondents to the survey lived in all areas of Oahu. But the largest concentration (close to half of all the Army, Navy and Air Force respondents) was in Mililani (region 9 on the map). Seventy percent of the Marine Corps personnel lived in the Kaneohe area (region 4 on the map). No difference in concentration of military families by region was found as a function of assignment date to Hawaii.

E1 to E3 respondents (and to some extent the E4s and E5s) were more likely than other groups to live in the Salt Lake area (region 1). The highest ranking group of officers more often than others lived in the Hawaii Kai, Manoa area (region 3).

**The Big Island.** While only a small percentage of the respondents were assigned on the Big Island (or islands other than

Oahu), they were very vocal about their situation in written comments.

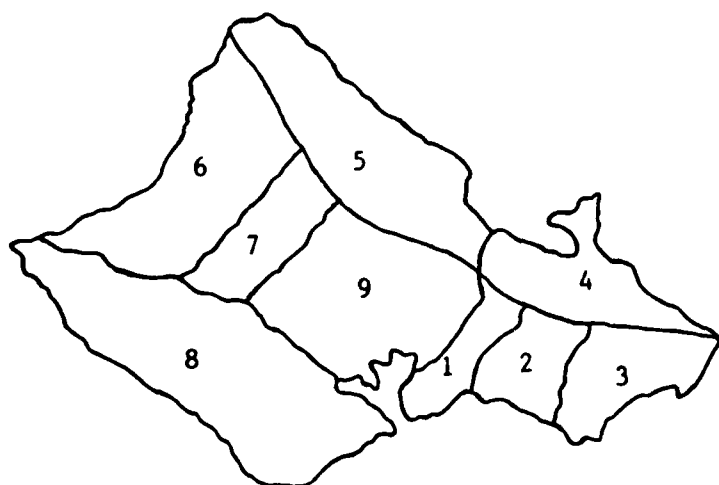
*"Separate Rations & Commissary Facility. This subject was never covered along with commissary or Px facilities. Suggest someone check into raising separate rations for off island military personnel, due to lack of commissary facility. Px prices on Big Island are just as high priced as that of civilian markets."*

Army E7

*"Living on the Big Island ... we are effectively discriminated against due to not having a working HRO or appliance loaner program ... [only] a miniature Px, no commissary, no military hospital, no military day care, ... etc."*

Army O2

Q26: Regions Where Respondents Live  
(n=4676)



### Oahu

1 =	10%	Salt Lake, Moanalua
2 =	5%	Waikiki, Kalihi
3 =	4%	Hawaii Kai, Manoa
4 =	16%	Kailua, Kaneohe
5 =	2%	Kahaluu, Kaaawa
6 =	2%	Waimea, Haleiwa
7 =	5%	Wahiawa, Schofield Barracks
8 =	11%	Makaha, Makakilo
9 =	44%	Mililani, Pearl City

### Other

10 =	<1%	Big Island (Hawaii)
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*"You should not send E-5 & below to be permanently stationed here. Due to all the money problems, it has caused a great strain on my marriage.... If you want to station military and families on the Big Island, we need the same facilities available to us as on Oahu. ... And thanks to the lack of facilities, it will be a long time before I get out of debt."*

**Army E5**

### **Reasons for Choosing the Region.**

Price, housing quality, and convenience to the duty station were the most reported reasons for choosing where to live on Oahu. This was true across assignment dates, but other group differences were found.

Purchase price of housing or cost of rentals was the most common basis for the decision where to live. Those who used price or cost as the most important consideration in their decision where to live were more likely to be in outlying regions (e.g., 5, 6, 7 and 8) or in the Salt Lake area (1). Salt Lake is an area of high density, high rise apartments located between Fort Shafter (Army), Pearl Harbor (Navy), and Hickam (Air Force).

### **Q27-Q29: Reasons for choosing where to live (n=4669)**

- 24% Price of rentals or housing
- 20% Housing quality
- 15% Convenience to duty station
- 10% Appearance of residences and neighborhoods
- 8% Residence sizes
- 7% Security in the neighborhoods
- 6% To get away from congestion
- 4% Quality of schools
- 3% Convenience to spouse's job or children's school
- 3% Other reasons

Quality was the second most commonly used criterion for the decision. When housing quality was most important, military members gravitated to regions 2 (Waikiki, Kalihi), 3 (Manoa, Hawaii Kai), 4 (Kailua, Kaneohe), and 9 (Mililani).

When convenience to the duty station was the primary consideration, the areas chosen most often were Salt Lake (1) or Wahiawa, Schofield Barracks (7). In the latter case, the Army installation at Schofield Barracks is within region 7. Salt Lake, chosen most often for price or cost, is also convenient for many.

When the decision was based on quality of schools, members tended to pick the Manoa, Hawaii Kai area (3). When convenience for family members was most important, the areas of choice were Waikiki, Kalihi (2) and Hawaii Kai, Manoa (3).

Finally, for the relatively few who chose to get away from congestion, the area of choice was region 6 (Waimea, Haleiwa). No regional differences were found when the decision was based on other factors (e.g., size, security).

Crosstabulating pay grade group by the most important reason for choosing their housing area, a direct relationship was found between rank and the most important basis for the choice. Figure 15 shows that over half of the E-1s to E-3s (59%) selected their area on the basis of price. The percentage went down steadily as rank increased, to a low of 21 percent among senior officers.

*"I'm a divorced, E-3, single parent. I would love to move into military housing. I'm sorry that I can't be housed. I can only afford a low-rent area filled with loud, offensive, trashy people. It's a bad situation."*

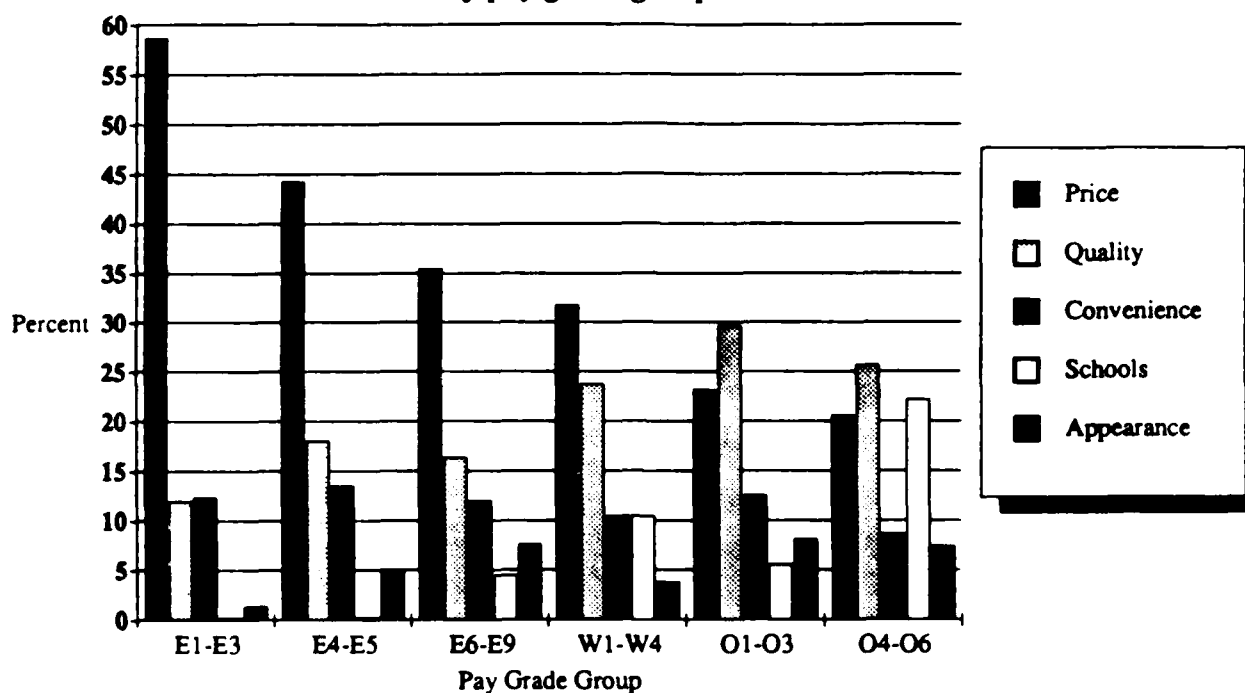
**Navy E3**

Figure 15 also shows that housing quality was the deciding factor for officers in general and the O-4 to O-6 group, more often than all others, considered the quality of schools most important in their decision.

*"The majority of military family housing at Hickam AFB is, in our opinion, substandard & inadequate... we opted to find rental housing...."*

**Air Force O4**

Figure 15. Most important reasons for choosing where to live by pay grade group



*""HRO had a house available ... upon my arrival. ... I turned the government quarters down because of concerns about schools."*

*Navy O4*

**Number of Bedrooms.** A majority (69%) of the respondents were living in two or three bedroom housing units. But number of bedrooms varied by pay grade group. E1 to E3 respondents had the fewest bedrooms (average 1.7) and the number increased steadily as rank increased (to an average of 3.4 among O4 to O6s). No differences were found in number of bedrooms by service or assignment date.

Q20: Number of bedrooms (n=4697)

2% None (studio)  
14% One  
29% Two  
40% Three  
14% Four  
1% Five or more

*"The apartment that I have is too small for my family especially with a three year old who needs plenty of room."*

*Army E5*

**Neighborhood composition.** Most of the respondents (74%) lived in neighborhoods with either mostly other military



personnel or a mixture of military and local people.

**Q30: Neighborhood composition (n=4682)**

- 7% Mostly military
- 67% Both military and locals
- 26% Few military

Composition of the neighborhoods in which respondents lived varied by pay grade group, and to a lesser extent by service and assignment date. While most members of all pay grade groups (64-72%) reported living in areas with both military and locals, E1s to E5s were more likely than others to live in neighborhoods with high concentrations of other military members. By comparison, the O4 to O6 group was more likely than others to live in areas with few other military families. A minor service difference was found. Somewhat more Army personnel lived in communities with mostly military members (11% vs 5-7% of the other Services).

By assignment date, slightly more of the recent assignees (since Jan 1985) were living in "mostly military" or "military and local mixed" communities (76%) versus those assigned before Oct 1983 (70%). Fewer recent assignees were living in neighborhoods with few other military (24%) compared to those assigned before Oct 1983 (30%).

The following written comment on the topic of local people may partly explain gravitation to areas with military concentrations.

*"The local people don't like military because they feel it is us who cause the rents to be high in Hawaii."*

*Army E6*

**Housing Style.** Previous studies (Lawson et al., 1985; Lawson et al., 1983) have shown that housing style impacts overall satisfaction with housing. The single-family detached residence is by far the most preferred style and high-density apartment complexes are usually the least preferred style. Most of the respondents in this survey were living in single family residences, condominiums, or high-rise apartments.

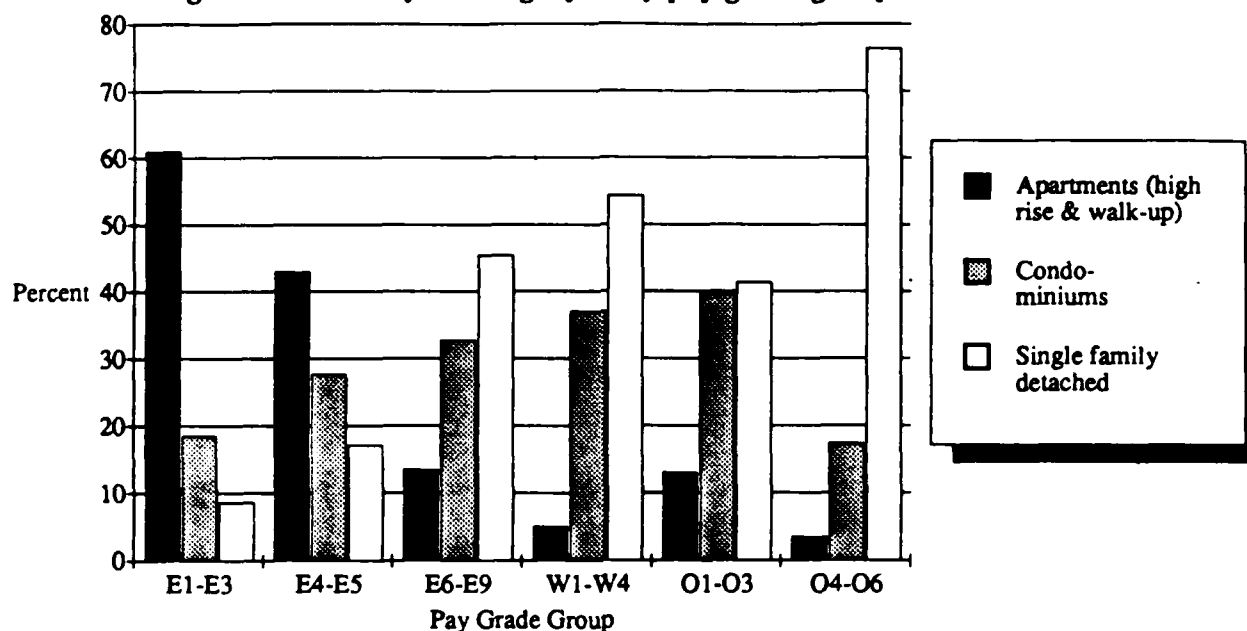
**Q21: Style of residence (n=4691)**

- 37% Single family, detached
- 29% Condominium
- 19% Apartment with elevator
- 8% Walk-up apartment
- 6% 2-3-4 plex
- 2% Other

Many of the service members who had been in Hawaii longer (assigned before Oct 1983) owned homes. They also were more likely to be living in single family residences (44%) compared to those who had been assigned since January 1985 (32-35%). Proportionally more recent assignees lived in 2-3-4 plex units and walk-up or high-rise apartments (34-37%) compared to those who were assigned before October 1983 (27%).

Figure 16 shows how these three styles of housing were distributed across the pay grade groups.

**Figure 16. Primary housing styles by pay grade group**



## Transportation

About 18 percent of the respondents listed convenience among the three most important reasons for choosing where they live.

Most lived 15 miles or less from their duty station and over half were at 10 miles or less. Commuting time for a large majority was 30 minutes or less. These results suggest that the average speed during "rush hour" in Hawaii is about 30 mph. Most 10 mile or less trips were reported to take approximately 30 minutes; 11-20 mile trips, 45 minutes; 21-25+ mile trips, 1 hour.

Very few respondents reported major transportation problems for their dependents. Most spouses drove themselves to work and/or to post/base facilities. However, a significant minority (about one-fifth) reportedly relied on the service member for most of their transportation. Minor and major transportation problems for family members were found most in families where the spouse did not usually drive her/himself (e.g., used public transportation).

**Q128: (Do you agree or disagree that) your residence is convenient to work? (n=4526)**

22% Disagree  
13% Neither disagree nor agree  
64% Agree

**Q31: Distance from residence to duty station (n=4689)**

26% Under 5 miles  
31% 5-10 miles  
18% 11-15 miles  
16% 16-20 miles  
5% 21-25 miles  
3% Over 25 miles

**Q32: Commuting time to duty station (n=4688)**

25% Under 15 minutes  
47% 15-30 minutes  
20% 30-45 minutes  
6% 45-60 minutes  
1% Over 1 hour

**Q33: Transportation problem for family members? (n=4044)**

- 6% Major problem
- 22% Minor problem
- 72% No problem

**Q34: Usual transportation for spouse (n=3695)**

- 68% Drives self
- 3% Carpools
- 8% Public (bus, taxi, etc.)
- 21% Rides with me

Traffic congestion and the poor condition of roads were topics for the written comments of several respondents. Some found the traffic appalling, while others were concerned with the rough road conditions that cause damage to their vehicles. Like most products and services in Hawaii, cars, parts, and repairs are expensive.

*"Traffic is the worst I have ever seen anywhere, even worse than L.A. or Washington D.C."*

*Marine Corps E5*

*"...trying to maintain a POV is hard. The prices are really high. And on base the auto parts price[s] are higher than in town."*

*Marine Corps E3*

**Security and Safety**

Crime on Oahu, as in most large cities, apparently varies by area. In Wahiawa, felony crimes (murder, rape, robbery, aggravated assault, and car theft) are reported to have decreased, from 367 (2.2% of the population) in 1976 to 249 (1.5%) in 1985. "Victimless" misdemeanor crimes (e.g., drugs, prostitution) doubled over the same time period, from 275 (1.6%) to 536 (3.2%). By comparison, however, Wahiawa's crime problem is considered to be trivial compared to "hotbeds" like Pearl City or Waikiki ("Wahiawa," 1985)

Results of the questionnaire items on crime in Hawaii showed mixed results. Over half the respondents (59%) reported that their homes could be broken into easily. In written comments, respondents felt that single wall construction and jalousie windows contribute to easy access for burglars. However, less than two-thirds lived in secure buildings/areas, and only one-quarter reported actually feeling unsafe.

**Q142: (Do you agree or disagree that) it would be hard for burglars to break into your residence? (n=4561)**

- 59% Disagree
- 14% Neither disagree nor agree
- 26% Agree

**Q143: (Do you agree or disagree that) police respond quickly in your neighborhood? (n=3351)**

- 22% Disagree
- 25% Neither disagree nor agree
- 53% Agree

**Q22: Are you living in a security building? (n=3980)**

- 37% Yes
- 63% No

**Q23: Do you feel safe in your residence? (n=4693)**

- 77% Yes
- 23% No

**Q144: (Do you agree or disagree that) security guards in your building or area are effective? (n=1959)**

- 26% Disagree
- 22% Neither disagree nor agree
- 52% Agree

In terms of actual victimization, those who had actually been victimized were not necessarily the ones who reported feeling unsafe.

**Q24: Has your residence been broken into or vandalized? (n=4696)**

12% Yes  
88% No

**Q25: Has your car been vandalized or stolen? (n=4691)**

24% Yes  
76% No

Feeling most vulnerable were E1s to E5s, persons who rented unfurnished units and lived in 2-3- or 4-plexes or in walk-up apartments, and those who lived in the Kaneohe (4), Waimea (6) and Schofield (7) areas of Oahu.

Actual victims had a different profile. Rank, type of housing and housing area did not clearly predict who would be a victim in Hawaii. Those whose homes had actually been burglarized tended to be E-6s to E-9s, home owners, residents of single family detached homes or walk-up apartments, in buildings without security devices or guards, and in residences located in the Salt Lake (1) or Makaha (8) areas of Oahu.

Victims of car vandalism or theft were most often E-1s to E-5s, living in

condominiums or high rise apartments in high density areas of Oahu (i.e., Salt Lake (1) and Waikiki (2).

*"Both of my cars have been vandalized here in Hawaii."*

**Navy E6**

The following written comments are representative of those received on the topic of major crimes.

*"I live in Waipahu. Since I've lived there, there have been two murders. One was my next door neighbor. I do not feel safe in my neighborhood, nor does my spouse."*

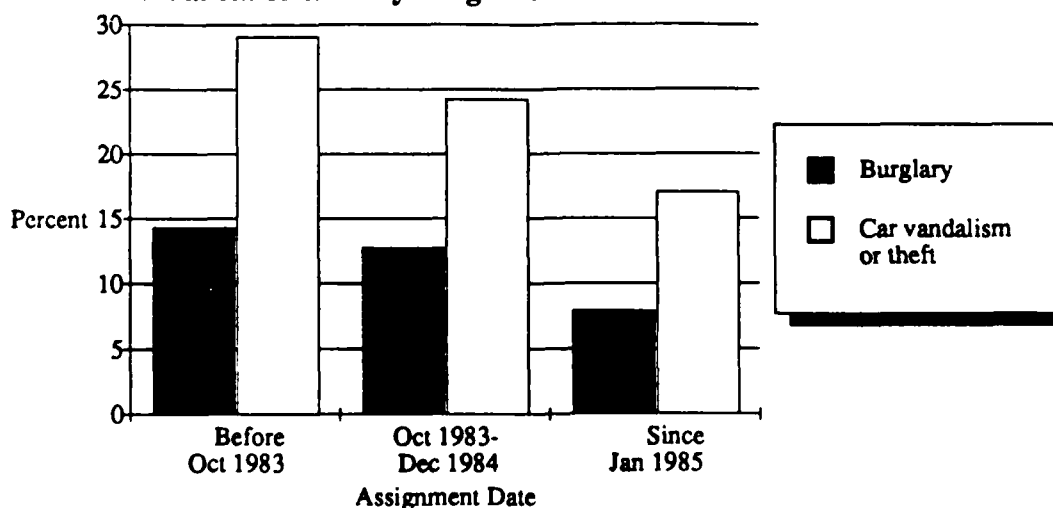
**Army E4**

*"Drug pushers and other undesirables hang out at the elementary school. .... No parent in their right mind would let their child play there unprotected."*

**Army E7**

By assignment date, no differences were found in feelings of vulnerability or the proportion who lived in security buildings. However, the longer the respondents had been assigned in Hawaii, the more likely they were to have been victims. Figure 17 illustrates the trend in victimization (burglaries and car vandalism or theft) as a function of length of time assigned.

**Figure 17. Incidence of burglaries and car vandalism or theft by assignment date to Hawaii**



## Civilian Housing and Facilities

**Neighborhood.** Most of the respondents were very satisfied with their civilian neighborhoods.

In general, lower satisfaction with aspects of the neighborhood was found most often among Marines and soldiers (with greatest satisfaction among those in the Navy and Air Force), those in the E1-E3 and E4-E5 pay grades, among renters (versus owners), among those living in small housing units (e.g., studios, 1 or 2 bedrooms) and among those living in walk-up apartments.

Only two neighborhood aspects showed appreciable numbers dissatisfied: the number of parks and playgrounds (23%) and parking spaces (19%). Those living in apartments (both walk-ups and elevator buildings) were least satisfied with the availability of parking spaces. Dissatisfaction with the number of parks and playgrounds was most often associated with living in apartments or in 2-3-4 plex units.

**Walk-up Apartments.** Respondents living in walk-up apartments (the least desirable style of housing) were very similar in profile to the total E1-E3 group. They, more often than others, had unemployed spouses, particularly spouses who were unable to find employment, and a total family income of \$2000 per month or less.

Two-thirds of the respondents living in walk-up apartments were Marines or soldiers. Eighty-six percent were E-5 or below. Thirty-three percent of the respondents living in walk-up apartments were located in Mililani (9), 21% in Kaneohe (4), 18% in Wahiawa/Schofield Barracks (7), and 10% in Salt Lake (1). Most had found their residences through the newspaper or a friend. The reasons most often given for not using the HRO were because they "didn't need help" or because they were unaware of the HRO services offered.

**Q119: (Do you agree or disagree that) the outside of your residence looks OK? (n=4626)**

6% Disagree  
4% Neither disagree nor agree  
90% Agree

**Q120: (Do you agree or disagree that) the way your neighborhood looks is satisfactory? (n=4627)**

7% Disagree  
6% Neither disagree nor agree  
87% Agree

**Q122: (Do you agree or disagree that) there are enough parks and playgrounds in your neighborhood? (n=4312)**

23% Disagree  
10% Neither disagree nor agree  
67% Agree

**Q126: (Do you agree or disagree that) you have adequate parking spaces? (n=4623)**

19% Disagree  
4% Neither disagree nor agree  
77% Agree

**Q135: (Do you agree or disagree that) there are enough sidewalks in your neighborhood? (n=4551)**

12% Disagree  
6% Neither disagree nor agree  
82% Agree

**Q136: (Do you agree or disagree that) you have enough community facilities? (n=4563)**

10% Disagree  
9% Neither disagree nor agree  
81% Agree

Some respondents who added written comments to their answer sheets addressed the issue of more proactive assistance being needed for lower grade enlisted families.

*"HRO people should give out information to people that visit their office rather than wait for questions to be asked. Some personnel don't know what questions to ask."*

Navy E6

*"As a former platoon leader ... I've had opportunity to observe the problems facing the lower EMs ... with families. E5s and below are definitely having a hard time finding off-post housing which is secure and adequate. If nothing else can be changed, the HRO must, at a minimum, become more actively involved in the placement of lower EMs in off-post housing who have families, command sponsored or not. Housing problems are a terrible drain on this division's training capabilities. The HRO must also inform the surrounding communities of the recent 20% decrease in housing allotments...."*

Army O2

**Size and Space.** As with aspects of the neighborhoods, the level of satisfaction was generally high on items that addressed size and space. Those who were dissatisfied tended to be in the lower enlisted pay grades, renters rather than owners, and living in apartments with fewer bedrooms. Dissatisfaction with overall size, bedroom sizes, and number of baths was highest in walk-up apartments and second highest in high rise apartments.

**Q123: (Do you agree or disagree that) your housing unit is large enough? (n=4625)**

22% Disagree  
6% Neither disagree nor agree  
72% Agree

**Q124: (Do you agree or disagree that) your bedrooms are large enough? (n=4592)**

31% Disagree  
7% Neither disagree nor agree  
62% Agree

**Q125: (Do you agree or disagree that) you have enough bathrooms? (n=4621)**

11% Disagree  
4% Neither disagree nor agree  
85% Agree

**Q132: (Do you agree or disagree that) the floor plan in your residence is good? (n=4585)**

11% Disagree  
15% Neither disagree nor agree  
74% Agree

**Q138: (Do you agree or disagree that) your kitchen cabinet space is adequate? (n=4607)**

21% Disagree  
8% Neither disagree nor agree  
71% Agree

Senior officers also were more dissatisfied than senior enlisted and junior officers with the overall size of their residences and with their kitchen cabinet space.

By service, the responses were mixed. The majority of residents of walk-up apartments were soldiers and Marines. Soldiers were most dissatisfied with the number of bathrooms in their units and Marines were most dissatisfied with kitchen cabinet space. Air Force personnel were the most dissatisfied with overall size of their residences and with their floor plans. Across all items relating to size, Navy personnel were the most satisfied.

**Privacy and Noise.** Responses to the items on privacy and noise showed the same pattern as the other topics in this section. Renters, those living in small units, and those living in walk-up apartments were the least satisfied with privacy and they experienced more noise between housing units.

**Q121: (Do you agree or disagree that) you have adequate privacy in your residence? (n=4626)**

15% Disagree  
8% Neither disagree nor agree  
77% Agree

**Q127: (Do you agree or disagree that) noise between housing units is not a problem where you live? (n=4619)**

33% Disagree  
10% Neither disagree nor agree  
57% Agree

By pay grade group, E1 to E3 respondents were least satisfied with the amount of privacy in their residences. Both the E1 to E3 and O4 to O6 groups were least satisfied with noise between units. Noise between units was mentioned often in the written comments.

*"The houses are all so poorly built (even the expensive ones) that all the neighbors can hear each others' problems, illness, radio and I live in one of the better areas of the island."*

*Navy O4*

By service, Army, Air Force, and Marine Corps personnel (in that order) were the least satisfied with privacy in their units. With regard to noise between units, the Marine Corps, Air Force, and Army respondents (in that order) were least satisfied. On both of these aspects of their housing, Navy personnel were most satisfied.

**Condition of the Residence.** Satisfaction with the condition of civilian residences was somewhat less than with neighborhoods. Similar to those who were unhappy with their neighborhood, those not happy with the condition of their residences were E1s to E3s and E4s to E5s, soldiers and Marines, renters, and those living in walk-up apartments.

**Q129: (Do you agree or disagree that) you have no problems with plumbing? (n=4629)**

16% Disagree  
9% Neither disagree nor agree  
75% Agree

**Q130: (Do you agree or disagree that) your kitchen appliances work well? (n=4595)**

10% Disagree  
7% Neither disagree nor agree  
83% Agree

**Q131: (Do you agree or disagree that) your residence is built well? (n=4615)**

19% Disagree  
17% Neither disagree nor agree  
64% Agree

**Q133: (Do you agree or disagree that) you have enough hot water? (n=4626)**

8% Disagree  
5% Neither disagree nor agree  
87% Agree

**Q134: (Do you agree or disagree that) your unit was clean at move in? (n=4614)**

19% Disagree  
8% Neither disagree nor agree  
73% Agree

**Q137: (Do you agree or disagree that) your kitchen or bathroom does not need remodeling? (n=4606)**

22% Disagree  
10% Neither disagree nor agree  
68% Agree

There was greater variability across the characteristics of respondents who were dissatisfied with condition than was found with aspects of the neighborhoods. Lower grade enlisted personnel and senior officers live very differently in Hawaii (see E1-E3 and O4-O6 profiles), but they hold similar attitudes on some aspects of the condition of their residences. Senior officers were more dissatisfied than the senior enlisted or junior officers with their kitchen appliances. They also contributed to the percentages disagreeing that their residences were well built and that their kitchens or bathrooms did not need remodeling. Dissatisfaction with plumbing, hot water supply, and cleanliness of the unit at move-in was found mostly among E1-E3 respondents.

Although Navy and Air Force personnel generally were more satisfied than others with the condition of their residences, they were the group least satisfied with the construction quality of their housing. Overall, two-three-fourplexes, walk-up apartments, and single family houses were considered to be of poorer construction quality than high rise apartment buildings and condominiums or townhouses.

A complaint found consistently in the written comments was that you get very little for the price you have to pay when you rent or purchase a residence in Hawaii.

*"For the most part, I believe housing in Hawaii is overpriced, below mainland quality standards, built on too small lots, and a poor financial investment."*

*Air Force 05*

*"The cost of housing in Hawaii is outrageous when compared with the amount of building materials used. I have found the workmanship to be substandard and would not buy another home in Hawaii based on my experiences over the past year."*

*Marine Corps 04*

**Maintenance on Residence (Rentals Only).** The somewhat higher dissatisfaction with residence condition than neighborhood may partially be explained by a lack of maintenance on rentals. A very large proportion (70%) of the respondents were renters, not home owners.

*"The only problem I have is that my landlord does no work whatsoever on the house."*

*Marine Corps E6*

**Q139: (Do you agree or disagree that) your landlord makes routine repairs promptly?**  
(n=3110)

25% Disagree  
12% Neither disagree nor agree  
63% Agree

**Q140: (Do you agree or disagree that) your landlord makes emergency repairs promptly?**  
(n=2786)

16% Disagree  
14% Neither disagree nor agree  
71% Agree

**Q141: (Do you agree or disagree that) your landlord does preventive maintenance?**  
(n=3036)

30% Disagree  
15% Neither disagree nor agree  
55% Agree

Dissatisfaction with landlord repairs and maintenance tended to be greatest among officers and those living in single family residences with three or more bedrooms.

*"The landlord initially told us the built-in dishwasher was not working, ... but he would have it repaired for us. In spite of numerous requests from my wife and I to have it repaired he has not done so and now says he never said he would have it fixed."*

*Air Force 03*

By service, Navy personnel were the most dissatisfied. By area, those living in Makakilo (region 8 on the map) apparently had the greatest difficulty with landlord repairs. Other areas in which considerable dissatisfaction with maintenance was found were Kaneohe (4), Mililani (9) and Schofield Barracks (7). The area in which respondents were most satisfied with landlord repairs was Waikiki (2).

### Home Owner Concerns

Perhaps because of the change from Rent Plus to VHA in Hawaii, home owners who invested in Hawaii property hoping to make a profit were understandably worried when they filled out the questionnaire. They may have anticipated a diminished military market for their homes. Others who planned to keep their property and rent it when they PCS'd also may have been worried because the lower VHA allowance could affect their ability to rent at a high enough amount to cover their mortgages (and fees in the case of condominiums with associations).



The extent of these home owner concerns was measured in a series of questionnaire items on the topics of sales and rentals of owned properties.

**Q82: Will you try to sell your residence in Hawaii before you PCS? (n=1604)**

54% Yes  
46% No

**Q83: Do you expect to have a problem selling before you move? (n=1023)**

37% Yes, major problem  
36% Yes, minor problem  
27% No

**Q84: How will you sell your residence after you have moved? (n=964)**

23% Don't know  
4% Through a friend or family member  
64% Through an agent  
9% Other

Over half (54%) of the home owners responding reported an intention to sell their residences before they PCS'd. Officers were more likely than enlisted personnel to be planning to sell, and planned sales of homes were greatest in the Kaneohe (4) area. Intention to sell was uniform across assignment date to Hawaii.

Air Force personnel and senior officers were more likely than others to expect to have difficulty selling. By assignment date, recent assignees (since Jan 1985) were more optimistic than those who had been assigned earlier (before Dec 1984) about selling before the next PCS. Personnel assigned before December 1984 more often reported an expectation of major problems selling (37-40%) than those assigned since January 1985 (29%). A greater proportion of the recent assignees thought that selling problems would be only minor (44% vs 34-35% of those who had been in Hawaii longer).

For those who do not sell before they move, the method of choice for selling in absentia is through a real estate agent, with this method increasingly preferred as rank increases. Enlisted personnel were more likely than officers to say that they didn't know how they would sell their homes after they moved from the Island.

Use of property management firms was also the method of choice for managing homes that do not sell before the service member rotates. This method was most popular among officers, with enlisted personnel more likely to choose alternative methods.

**Q85: How will you manage your residence after you move if you do not sell? (n=1429)**

8% Friends or family will live in it  
7% Friends or family will rent it out  
11% Rent through agent or newspaper, friend or family to manage  
2% Rent through HRO, friend or family to manage it  
54% Turn it over to a property management firm  
18% Other

**Q86: Do you expect to have a problem finding a renter for your residence? (n=961)**

30% Yes  
70% No

The expectation of having a problem finding a renter for one's residence was highest among Air Force personnel and among those owning homes in the Mililani (9) area. This would be expected since Mililani is a very popular area among military families because of its location relative to several installations. With the change in housing allowance rates from Rent Plus to VHA, home owners may be anticipating reduced military interest in renting their homes. Similar to the expectation of greater problems selling among personnel assigned before December 1984, this same group more often expected to have difficulty renting (31-32%) than did the recent assignees (22%).

**Q87: About what percent of your monthly mortgage payment (and fees) do you expect to recoup in rent? (n=1007)**

9% All  
36% 76% to 100%  
51% 51% to 75%  
4% 25% to 50%  
1% Less than 25%

Very few home owners expected to be able to rent their homes for an amount large enough to cover their monthly expenses. The majority (56%) expected to be able to recoup only 75 percent or less of their monthly expenses in rent. This expectation was prevalent in all services, pay grade groups, and locations on Oahu. However, by assignment date, the most recent assignees were again more optimistic. Half expected to recoup 76 to 100 percent of their expenses in rent (compared to 42-45% of respondents who had been in Hawaii longer).

Written comments revealed other concerns among military home owners that, unfortunately, because they did not come out in interviews and pretests, were not covered in the questionnaire itself. Some home owners apparently are put in a precarious position by the way that Rent Plus benefits are computed. In order to qualify for a home loan, some must make large down payments. Having done this, however, their Rent Plus allowance is then computed on the basis of the monthly mortgage amount, instead of the original purchase price of the home. This lesser allowance amount to defray their housing costs may be inadequate for them to build up a savings reserve during their assignment in Hawaii. This affects their ability to purchase at the next duty station and could cost them in capital gains.

*"For homeowners, Rent Plus/VHA should be based on the purchase price of the house and not on the monthly mortgage. I made a very large down payment in order to get the house payments down to a reasonable level. People should not be penalized for [this]."*

**Air Force 03**

For others who have been assigned in Hawaii for longer than the usual tour of duty, homes were purchased at considerably lower prices. As each housing allowance program has come and gone, their monthly allotments have changed and, in some cases, have gone down because of the way they are computed (e.g., purchase price, loan balance, etc.). Meanwhile the cost of living in Hawaii has risen dramatically.

*"One MAJOR complaint I have about the system is the fluctuation of allowances over the past 4-5 years. Those of us who made plans based on the allowances ... [have] lost BIG TIME due to all the changes. I've addressed inequities and voiced objections ... to no avail. It's been an exercise in frustration and [a] contributor to my decision to retire from active service."*

**Navy 05**

*"During this tour in Hawaii, the government has saved tens of thousands of dollars by multiple assignments here (not voluntary). To cover some problems that arose from not moving back to the mainland, I have refinanced the home I bought in 1970. My mortgage payments are the same as others who arrived here more recently, but under Rent Plus rules, I will no longer (after 31 May) get a housing allowance since that allowance is based on original purchase price. I am seriously considering immediate retirement."*

**Navy 05**

## **Problems with Home Loans**

In the course of interviews and questionnaire pretests, several military members mentioned that the high cost of living in Hawaii precluded their purchase of homes. A series of items on the questionnaire asked about experiences with qualifying for home loans.

**Q67: Did you have a problem only being able to qualify for VA or FHA loans? (n=1567)**

36% Yes  
64% No

**Q68: Did you have a problem of not qualifying for any loan because of the high property values? (n=1563)**

20% Yes  
80% No

**Q69: Were you unable to buy because of VA/FHA loan limits? (n= 1564)**

18% Yes  
82% No

**Q70: Did you have difficulty qualifying because of low VA or FHA appraisals? (n=1527)**

15% Yes  
85% No

About one-third of the total respondent group apparently considered purchasing a home seriously enough to investigate the loan market. Across all the items dealing with home loans, enlisted respondents more often than officers reported having problems qualifying.

**Q71: Which best describes why you are not buying a residence in Hawaii? (n=3187)**

32% Can't afford to  
22% Will not return to Hawaii  
14% Prices inflated  
10% More value on the mainland  
7% May be hard to sell  
6% Other  
4% Own elsewhere  
4% Short time left in Hawaii  
1% Poor quality homes

However, the data further suggest that many E1s to E5s and many Army and Marine Corps personnel would not be as likely as others to purchase homes in Hawaii, regardless of their ability to afford them.

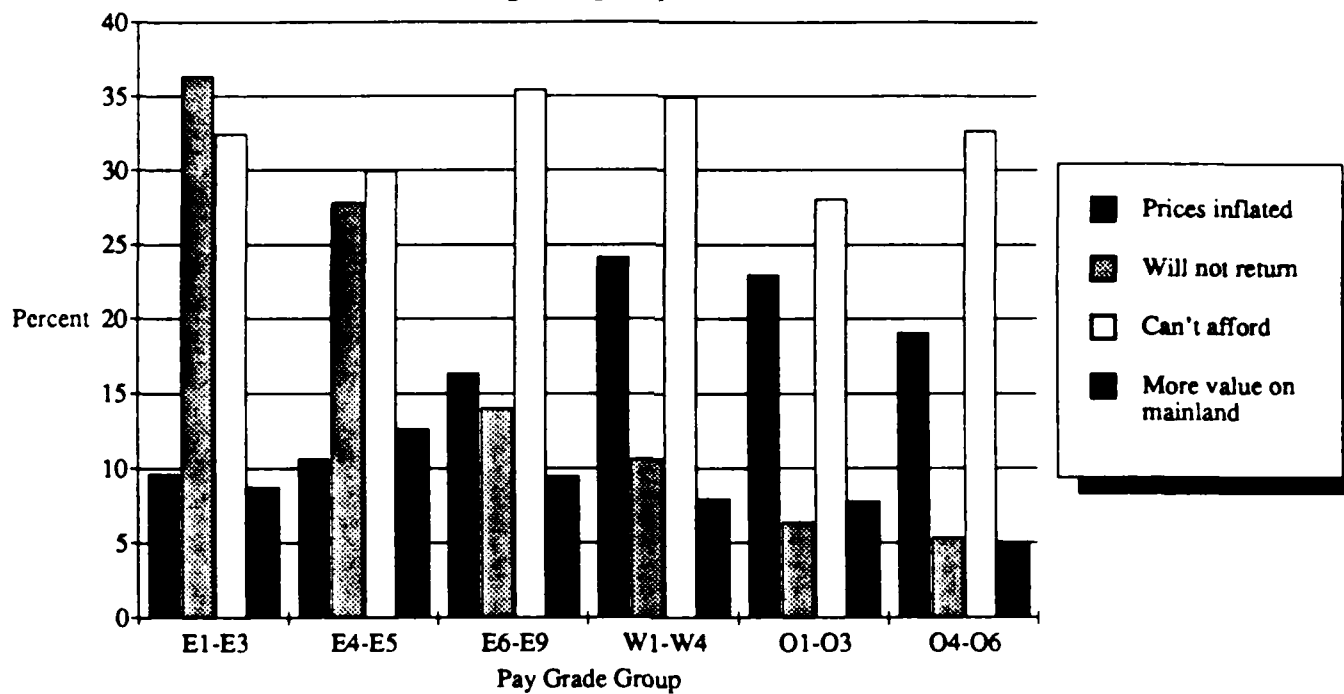
The pay grade and service distributions of respondents who said they were not buying because they "couldn't afford to" were not appreciably different from those of the whole sample group. E1s to E5s were only a little more likely to choose this response alternative and O1 to O6 officers and Air Force personnel were only a little less likely to say they could not afford to buy.

At the same time, nearly all (89%) of the military members who responded that they "did not plan to stay or return to Hawaii" were E5s or below and larger proportions of them were in the Army and Marine Corps. These respondent characteristics are the same as those of the individuals who were most dissatisfied with aspects of their civilian residences.

Recent assignees (since Jan 1985) more often than those assigned earlier said that they could not qualify for any loan because of the high property values and that they were unable to buy because of loan limits (24% versus 18-20% and 14-18% respectively). This most likely reflects the larger proportion of recent assignees who are on VHA allowance instead of Rent Plus.

Figure 18 shows the major reasons for not buying a home in Hawaii by pay grade group. The trends in this figure suggest that while affordability was a concern for many, some had very different reasons for not buying. Officers apparently considered the inflation on houses in Hawaii when making their decisions and, along with senior enlisted personnel, did not shut the door on the notion of going back to Hawaii some time in the future. By comparison, E1s to E5s reported not planning to return to Hawaii in significant numbers. This may be a reaction to difficulty being experienced in the current tour (due to living conditions and/or other factors).

**Figure 18. Major reasons for not buying a home in Hawaii by pay grade group**



## PROBLEMS

Respondents were asked to choose the three most important areas in which they (or their families) had problems in Hawaii, from a list of 22 alternatives that included the option "no problems." The proportion reporting that they had no problems varied across the three questionnaire items: 18 percent picked "no problems" as their "most serious problem" response, 22 percent picked "no" for the second most serious, and 28 percent picked "no" for the third most serious.

Figure 19 (on the following page) shows the distribution of "no problems" responses by pay grade group, across the three questionnaire items. Illustrated here are that (1) proportionally more E1 to E5 and O1 to O6 respondents reported having problems compared to those in the E6 to E9 and W1 to W4 groups; and (2) the E1 to E5 group reported more problems than others, as evidenced by their lower percentage of "no problem" responses across the three items.

### Q79: Most serious problem encountered (n=4701)

- 18% No problem
- 6% Vehicles
- 1% Storage
- 2% Cultural differences
- 4% Finding housing
- 3% Working conditions
- 2% Transportation
- 17% Initial housing costs
- 16% Living expenses
- 8% Spouse employment
- 2% Child care
- 2% Primary schools
- 2% Secondary schools
- <1% Colleges
- <1% Recreation
- <1% Shopping
- 3% Medical care
- 2% Dental care
- 3% Adjustment to Hawaii
- 2% Security
- 3% Separation from the mainland
- 1% Other

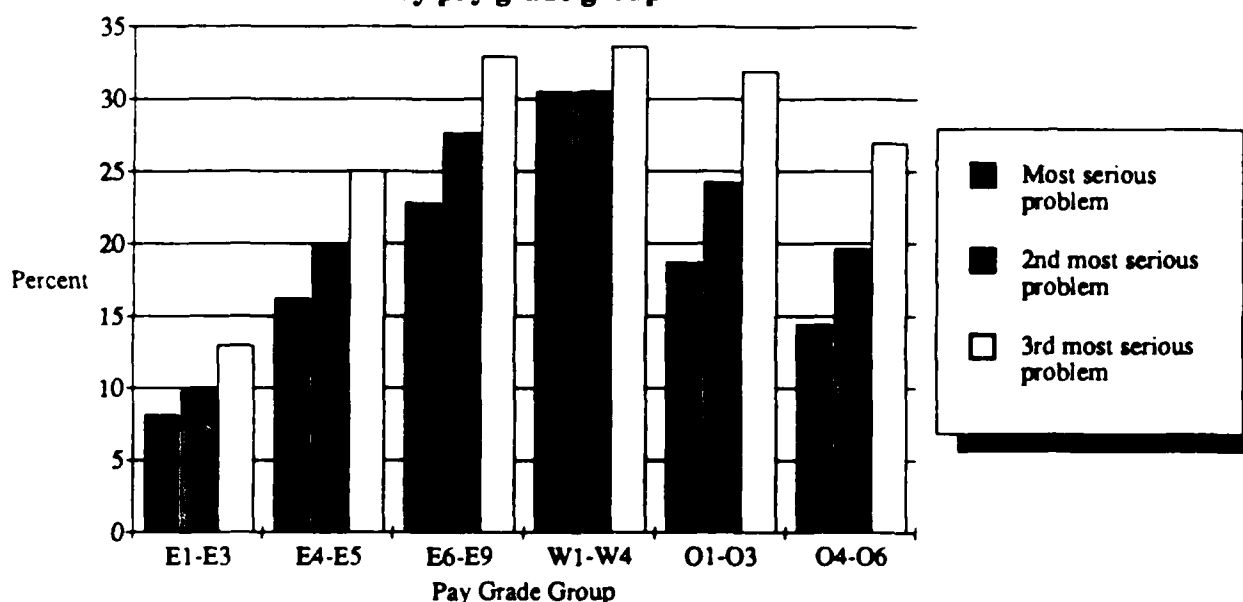
### Q80: 2nd most serious problem (n=4696)

- 22% No problem
- 6% Vehicles
- 2% Storage
- 2% Cultural differences
- 3% Finding housing
- 2% Working conditions
- 2% Transportation
- 11% Initial housing costs
- 17% Living expenses
- 7% Spouse employment
- 2% Child care
- 2% Primary schools
- 1% Secondary schools
- 1% Colleges
- 1% Recreation
- <1% Shopping
- 2% Medical care
- 4% Dental care
- 4% Adjustment to Hawaii
- 2% Security
- 4% Separation from the mainland
- 1% Other

### Q81: 3rd most serious problem (n=4684)

- 27% No problem
- 6% Vehicles
- 1% Storage
- 4% Cultural differences
- 3% Finding housing
- 3% Working conditions
- 2% Transportation
- 5% Initial housing costs
- 9% Living expenses
- 6% Spouse employment
- 2% Child care
- 2% Primary schools
- 1% Secondary schools
- 1% Colleges
- 1% Recreation
- 1% Shopping
- 2% Medical care
- 3% Dental care
- 4% Adjustment to Hawaii
- 4% Security
- 8% Separation from the mainland
- 3% Other

**Figure 19. Percentage reporting "no problems" by pay grade group**



Among those who reported having problems, initial housing costs and living expenses were consistently selected as the most important problems and as problems that face everyone. This was true across all major units of comparison (e.g., service, pay grade group, renter/home owner).

*"Moving to Hawaii was very expensive and complicated .... [We felt] heavy pressure to leave TLA housing within 10 days. As a result, we were forced into inadequate, overpriced housing...Before we x-ferred here we weren't briefed on the huge amount of money we'd need to settle. The book we received said to bring \$400. Ha ha. TLA helps, but not much! I'd say if you don't have at least \$2000 you might as well leave the family at home."*

**Navy E5**

*"Cost of housing and living in Hawaii are much greater than what pay and allowances provide."*

**Air Force O4**

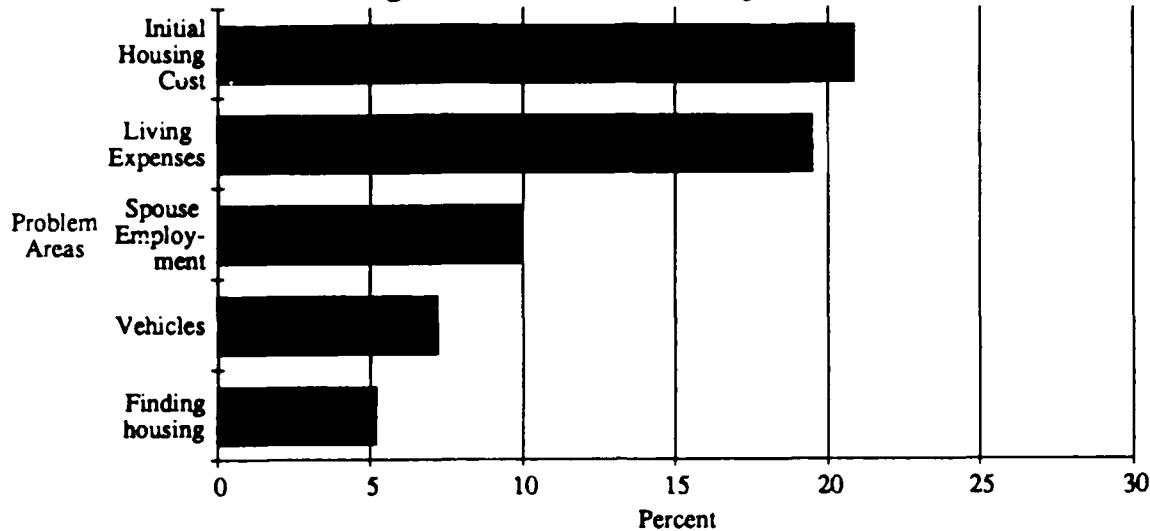
*"We got our house for \$1050/month which is what the Navy gives me. We pay utilities. The landlord was asking \$1200 which is what similar houses go for in my area. We negotiated. I do the maintenance (yard and house) to compensate for the lower rent. My wife has had to take a job she absolutely hates ... because of the cost of living here."*

**Navy O4**

Expense problems were generally followed in decreasing proportions by problems with spouse employment, finding housing, vehicles, and separation from the mainland.

Figure 20 shows the most frequently reported serious problems for the entire survey sample, with all three of the problem choices combined. Problems chosen by at least 5 percent of the sample are listed. The 5 percent level of choice is just higher than the percentage to be expected if choices had been made randomly (4.8%). Selection by 5 percent or more therefore reflects a definite tendency for the respondents to consider the problem serious.

Figure 20. The most serious problems reported



When group differences were found in reporting of type of problems faced, they were consistently among the choices made after the two expense problems and they were most often rated as second or third most important.

The problem focus of the E1 to E3 respondents was clearly on their financial situation. This is evidenced by nearly half of the group reporting problems with initial costs and living expenses and by fewer problems being reported in other areas.

Table 9 shows by pay grade group the rank order and percentage of respondents (5 percent or greater) reporting their "most serious" problem. Two dimensions are illustrated in this table (1) the consensus in selection of problems within each group (i.e., the problem focus of the group), and (2) the degree to which the group members felt that each problem was "most important" (i.e., the prevalence, as shown by the percentage who selected each one).

*"I feel very upset that married E3 and below can't qualify for military housing. We are the ones who need it especially with the income we get. A lot of us go into debt because if you live*

*out in town you need a car, apartment, you have insurance bills on the car, first and last months' rent, your spouse and child, telephone bill, electric bill, water bill, furniture if not furnished, gas money, food money. It's rough on us to live out in town and reflects on our job."*

*Navy E3*

*"Since I am only E3, I have been labeled ineligible for base housing and sent into one of this nation's high cost of living areas. I'm sure that it has been brought up in the past, but those of us who are on the lower income end of the military pay scale are put into the higher cost of living bracket of the economy."*

*Air Force E3*

In Table 9, as rank increased, and therefore some of the financial pressures decreased, concerns about living expenses also decreased. The concerns of the higher ranking respondents became more diverse and less closely tied to finances. The entire officer group, for example, reported a problem finding housing (probably finding "suitable" housing). Lower grade enlisted personnel may not have had the opportunity to be selective.

*"As I have gone up in rank my housing problems have gone down. I think this is wrong. It would make a lot more sense to help the lower ranking people. I personally know of several E2s and E3s that are having a very, very hard time just living....The people that are going through this problem all agree that they will not reenlist. I cannot blame them."*

*Air Force E3*

For the most part, other group differences found in problems are readily explained by the pay grade group differences or by the circumstances of the group members. Unaccompanied personnel in the sample (generally younger and enlisted) more often than those

who were accompanied reported difficulty adjusting to Hawaii and problems with working conditions and transportation. As a second or third selection from the problem list, dental care was a concern of those with civilian spouses, compared to those with military spouses who rarely selected that option. Dual career military, more often than others, reported problems with working conditions and child care. Spouse employment was a problem mostly for those whose spouses were not working or only working part time. Home owners, generally older, higher ranking, and more settled than renters, reported medical and dental care among their most serious problems.

**Table 9**

**Rank Order and Percentage of Reporting of the "Most Serious" Problem Faced by Pay Grade Group**

Problem Area	E1-E3 Rank %		E4-E5 Rank %		E6-E9 Rank %		W1-W4 Rank %		O1-O3 Rank %		O4-O6 Rank %	
Initial housing costs	2	24	1	23	1	23	1	23	1	22	2	14
Living expenses	1	25	2	19	2	19	2	21	2	15	1	21
Spouse employment	3	8	3	10	3	11	4	10	3	14	5	8
Vehicles	4	7	4	9	4	8	-	-	4	6	-	-
Separation from mainland	-	-	5	6	-	-	-	-	-	-	-	-
Working conditions	5	5	6	5	-	-	5	6	-	-	-	-
Dental care	-	-	-	-	5	5	-	-	-	-	-	-
Finding housing	-	-	-	-	-	-	3	15	5	6	3	10
Medical care	-	-	-	-	-	-	-	-	6	5	-	-
Second. schools	-	-	-	-	-	-	-	-	-	-	4	9
Adjustment to Hawaii	-	-	-	-	-	-	-	-	-	-	6	5
Primary schools	-	-	-	-	-	-	-	-	-	-	7	5
Total included of Pay Grade Group	69%		72%		66%		75%		68%		72%	



## EXPENSES

Approximately one third of the respondents reported living expenses or initial housing costs as the most serious problem encountered in Hawaii. This is not surprising considering that monthly rent or mortgage payments were reported to be in excess of \$1200 per month for 22 percent of the sample.

*"I left post housing because the quarters available were inadequate for my personal needs (second floor, no yard). I was shocked at what prices for housing really were. I have a sufficient house (2 story townhouse) but by the time you pay mortgage, maintenance fees, electric, association fees, telephone and food your pay check is almost gone. We made almost \$55,000 last year and had to count pennies...."*

Army E7

The effects of living in a high cost area were pervasive through all pay grades, but particularly hard hit were the lower enlisted ranks (E1 to E3) and to some degree the E4s and E5s.

*"The cost of living is too high on this God-forsaken island. My rent is so high and my pay is so low that I'm having trouble feeding my family!"*

Marine Corps E5

Most (82%) of the respondents in the lower enlisted group reported a monthly income of \$2000 or less. The majority (81%) of the respondents in this group were paying \$700 or less per month in rent, with the largest percentage (30%) paying \$500 to \$600. However, some E1s to E3s were paying up to \$800 per month to have adequate housing. Although the junior enlisted had lower monthly out-of-pocket expenses for housing, these expenses represent a greater proportion of their income.

*"Many E1s live in my building. These young people suffer because they can't afford a larger place. I have been in Hawaii one year ... not a payday has passed that I haven't given these lower ranking individuals money to make up the difference of rent or food. It's not a mismanagement of funds ... I've checked. We (the U.S. Gov't) do not pay these people enough to live in*

*Hawaii. There are no \$250-\$350 a month apartments here. We should either pay them fairly or not send them on assignment to a high cost of living area like this."*

Air Force E5

### Q38: Monthly rent or mortgage (n=4686)

8%	\$500 or less
12%	\$501-\$600
15%	\$601-\$700
14%	\$701-\$800
11%	\$801-\$900
8%	\$901-\$1000
5%	\$1001-\$1100
5%	\$1101-\$1200
22%	Over \$1200

Doubtless the impact of housing costs alone contributed to 23 percent of the E1 to E3 group reporting living expenses as the number one problem in Hawaii. By comparison, the only other pay grade group to report living expenses as the top problem was the O4 to O6 group, but their evaluation likely resulted for very different reasons.

### Q44: Housing costs not covered by housing and utility allowances (n=4670)

14%	None (all costs covered)
23%	Under \$100
24%	\$101-\$200
12%	\$201-\$300
8%	\$301-\$400
6%	\$401-\$500
5%	\$501-\$600
3%	\$601-\$700
2%	\$701-\$800
3%	Over \$800

Initial housing costs were reported as a serious problem by 22 percent of the lower enlisted group. This was also important for the E4s and E5s, with 19 percent reporting this as a problem.

Figure 21 shows how the proportion of total monthly income (including all allowances) spent on rent or mortgage payments varied across pay grade groups.

Examining individual items contributing to the problem of initial housing costs, respondents in the junior enlisted grades reported proportionally higher deposits for telephone. And although their deposits for security and other utilities were the same as the other pay grades, they represented a larger proportion of their monthly income.

**Q39: Deposit for electricity (n=4644)**

38% None/Does not apply  
3% \$25 or less  
12% \$26-\$50  
32% \$51-\$75  
12% \$76-\$100  
2% \$101-\$125  
1% \$125 or more

**Q40: Deposit for gas (n=4647)**

93% None/Does not apply  
1% \$25 or less  
3% \$26-\$50  
3% \$50 or more

**Q41: Deposit for telephone (n=4645)**

28% None/Does not apply  
4% \$25 or less  
16% \$26-\$50  
32% \$51-\$75  
12% \$76-\$100  
6% \$101-\$125  
2% Over \$125

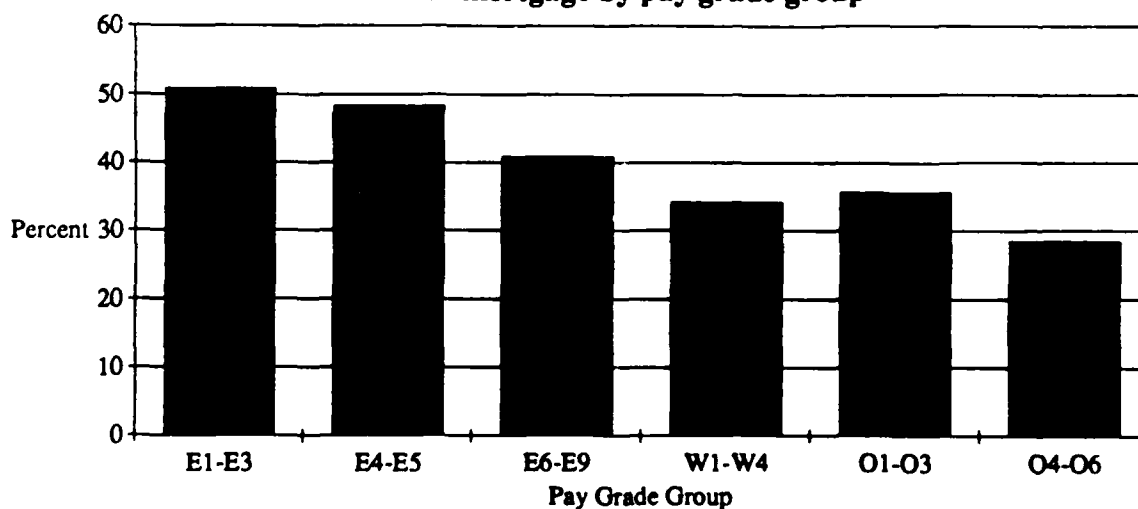
**Q42: Deposit for water (n=4647)**

88% None/Does not apply  
4% \$25 or less  
5% \$26-\$50  
3% Over \$50

**Q43: Security deposit (n=4691)**

31% None/Does not apply  
4% \$400 or less  
6% \$401-\$500  
11% \$501-\$600  
13% \$601-\$700  
12% \$701-\$800  
8% \$801-\$900  
5% \$901-\$1000  
9% \$1001-\$1500  
1% Over \$1500

**Figure 21. Percentage of monthly income spent on rent or mortgage by pay grade group**



To some extent, the questionnaire responses for the E1 to E3 and O4 to O6 pay groups were similar on satisfaction and attitude items. These response similarities compared to their widely differing circumstances (see Profiles) suggest that the junior enlisted may be reacting to the difficulty of their financial situations while the senior officers may have unmet expectations about living in the high cost environment of Hawaii.

The financial plight of the junior enlisted probably contributed to their greater desire to live in military housing (63% compared to 10% of the junior officers). As comments throughout the report illustrate, the high cost of housing in Hawaii drives the lower enlisted into living conditions that they consider substandard. Both officers and enlisted personnel expressed concern for the plight of the E1s to E4s and many respondents called for a reexamination of the housing or assignment policies to solve their problems.

*"Housing should be made available to E-4 and under. These are the people that need it and can't afford it, yet they are forced to live out in town where they can't even afford to buy gas for their cars because their VHA or Rent Plus will not cover their rent. There must be a better system."*

Navy E7

Figure 22 shows, by pay grade group, monthly income compared to amount of monthly rent (or mortgage) and out-of-pocket expense.

### Rent Plus or VHA

The problem of low pay commensurate with low rank may be compounded by the recent changeover from Rent Plus to VHA. Lower ranking service members were only

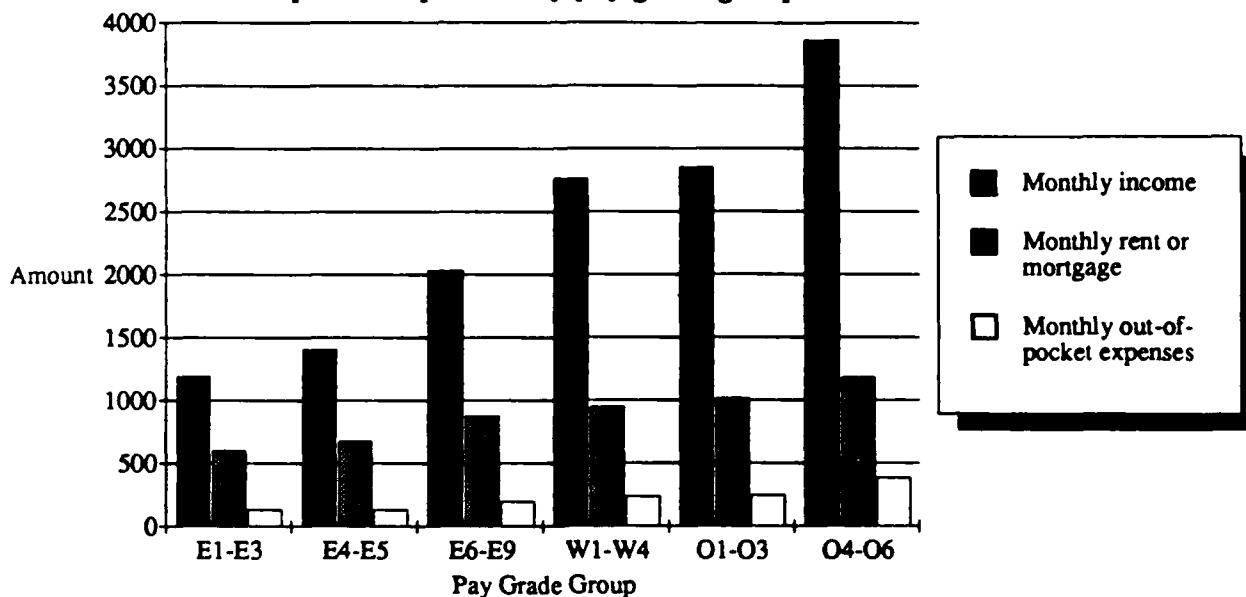
#### E1 TO E3 PROFILE

Median monthly income	\$1250
Median monthly rent or mortgage	\$600
Median out-of-pocket housing costs	\$150
Style of housing	
High rise apartment	40%
Walk-up apartment	21%
Criteria for choosing the housing unit	
Price	59%
Proximity	13%
Willing to accept government housing?	
Yes	63%

#### O4 TO O6 PROFILE

Median Monthly income	\$3800
Median monthly rent or mortgage	\$1200
Median out-of-pocket housing costs	\$400
Style of housing	
Single family	77%
Condominium	18%
Criteria for choosing the housing unit	
Quality	26%
Schools	22%
Willing to accept government housing?	
Yes	15%

**Figure 22. Monthly income, rent or mortgage, and out-of-pocket expenses\* by pay grade group**



\* Estimate based on midpoints of categorical data.

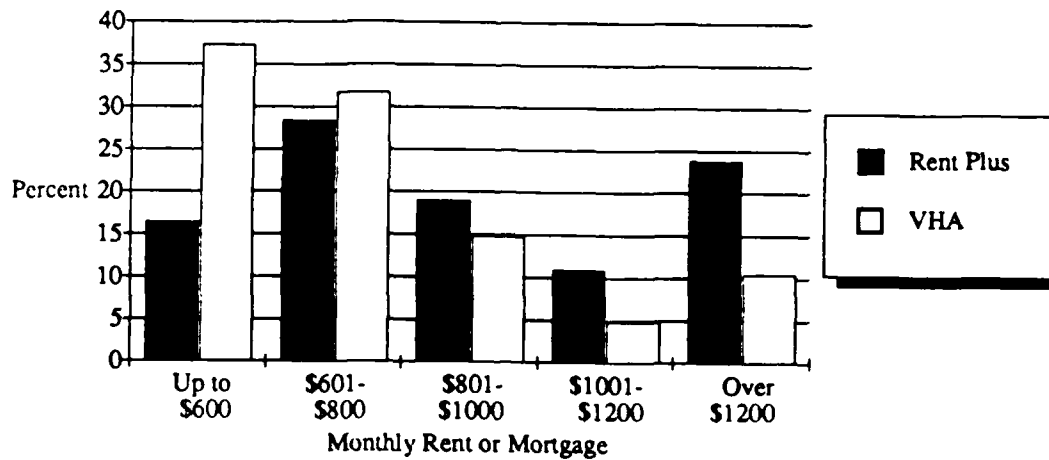
slightly more often on VHA (16.5% E1 to E3 compared to 12% overall), probably because of the likelihood of being newer to the duty station. The low monthly income is correlated with lower monthly expenditures for rent or mortgage. Proportionally more of the respondents receiving VHA (compared to Rent Plus) were paying \$700 or less, with slightly lower out-of-pocket housing expenses for those on VHA. But rather than being better shoppers for housing, it appears that they are simply settling for less. Service members on VHA had fewer bedrooms in their residences, were more likely to be living in high density housing (multiplex units and apartments), and were more likely to live either within 5 miles or more than 21 miles from their duty stations. Because of their living conditions, VHA recipients were more likely than those on Rent Plus to say that they lacked privacy in their residences, and they were slightly more likely to feel that aspects of their living conditions, such as kitchen appliances,

hot water, sidewalks, and security guards, were inadequate.

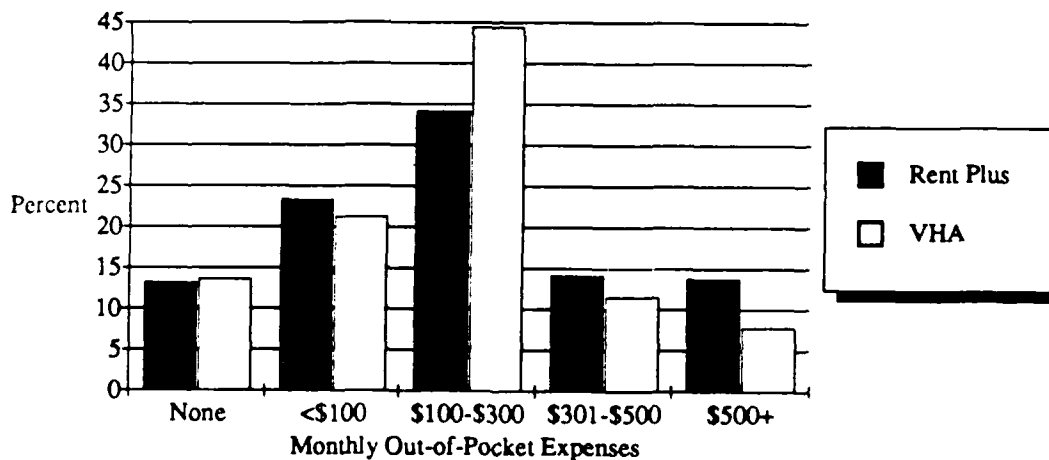
Figures 23 and 24 show the monthly rent or mortgage and monthly out-of-pocket expenses for housing as a function of the allowance received.

When overall satisfaction items were analyzed for differences between VHA and Rent Plus recipients, it was found that service members on VHA were significantly more likely to report that their living conditions were having a negative effect on their job performance as well as on their career intentions. These differences may reflect more than VHA/Rent Plus comparisons, however. The fact that service members on VHA were newer to the island and, therefore, had not adjusted completely to the realities of island living could explain these differences. Or, the disproportion of lower enlisted receiving VHA may account for some of their dissatisfaction.

**Figure 23. Monthly rent or mortgage\* by Rent Plus or VHA**



**Figure 24. Monthly out-of-pocket expenses\* by Rent Plus or VHA**



\* Estimate based on midpoints of categorical data.

*"Reducing the [allowance] from Rent Plus to VHA will have a deleterious effect and is a poor response."*

Army O6

*"I feel that you (the military) should raise the VHA in Hawaii or any other place as inflated on prices."*

Army E3

## Renters Compared to Home Owners

Comparing renters and home owners, significant differences in family income were found. Seventy-five percent of respondents in the renter category had a family income of \$3000/month or less, whereas people in the \$3000 and over category comprised 68 percent of the home owner subsample. Contributing to this difference, most (71%) of the home owners' spouses were employed (full or part time). By comparison, only 55 percent of the renters had working spouses.

***"Housing costs are high-- both wife/husband must work to afford costs."***

***Navy E6***

Although price was the reason for choosing a housing area that was reported most often by renters and owners alike, there was a significant difference in the amount paid. The largest percentage of owners (63%) paid over \$1200/month. By comparison, 80 percent of renters paid less than \$900 per month, with 21 percent of those paying \$600-\$700. The monthly expenditure for housing represented \$200 or less in out-of-pocket expenses for 80 percent of the renters, while 82 percent of homeowners were paying more than \$200/month of their housing expenses out-of-pocket.

Comparing this to the general population in Hawaii, recent figures show that Honolulu households on the whole paid a median monthly mortgage of just under \$500 (Pai, 1986). In the present military sample, the median mortgage payment was \$1200. Renters in the general population have a median rent level of \$413 per

month (Pai, 1986), but service members in this study reported a median of \$700-\$800. Clearly, the mortgage payment differences reflect the increases in housing prices that have occurred in recent years and the high percentage of military buyers who purchased homes in the inflated economy. The rent differences are more difficult to explain. Perhaps this sample of service members enjoys a relatively higher standard of living than the general Hawaiian population.

Some major differences between renters and home owners in the sample are shown in their Profiles.

Initial housing costs was chosen as the most serious problem by renters (20%) more often than any other problem area. By comparison, only 12 percent of home owners felt initial housing expenses were a problem. Contributing to this disparity were the deposits paid by renters, primarily security deposits, ranging from \$400 to \$1000 for 79 percent of the renter subsample. At the time the survey was administered utility deposits were also relatively higher for renters than owners. However, in the interim, waivers of deposits for military families

#### HOME OWNER PROFILE

Reasons for choosing civilian:

- 51% Investment
- 15% Military housing poor quality
- 14% To get away from the military atmosphere

Median pay grade	E-9
Median monthly family income	\$3500-\$4000
Median monthly mortgage	\$1200
Median monthly out-of-pocket expense for housing	\$500
First Hawaiian tour	61%
Began present tour before 1 Oct 83	47%

#### RENTER PROFILE

Reasons for choosing civilian:

- 29% To get away from the military atmosphere
- 15% No quarters available
- 14% Military housing poor quality

Median pay grade	E-5
Median monthly family income	\$2000-\$2500
Median monthly rent	\$700-\$800
Median monthly out-of-pocket expense for housing	\$200 or less
First Hawaiian tour	87%
Began present tour before 1 Oct 83	23%

have been successfully negotiated with some of the utility companies.

*"...I have to live in a dump because nice apartments start around \$600. I cannot afford to move out because of the expense of security deposits. Military housing should be available to all pay grades."*

*Marine Corps E3*

## Taxing of Allowances

When asked if they could afford to live in civilian housing if allowances were taxed like income, a large majority of both renters and home owners responded that they could not.

*"No, if allowances were taxed like income I couldn't afford to live in civilian housing, but if I had to I could get by for awhile. It would be difficult."*

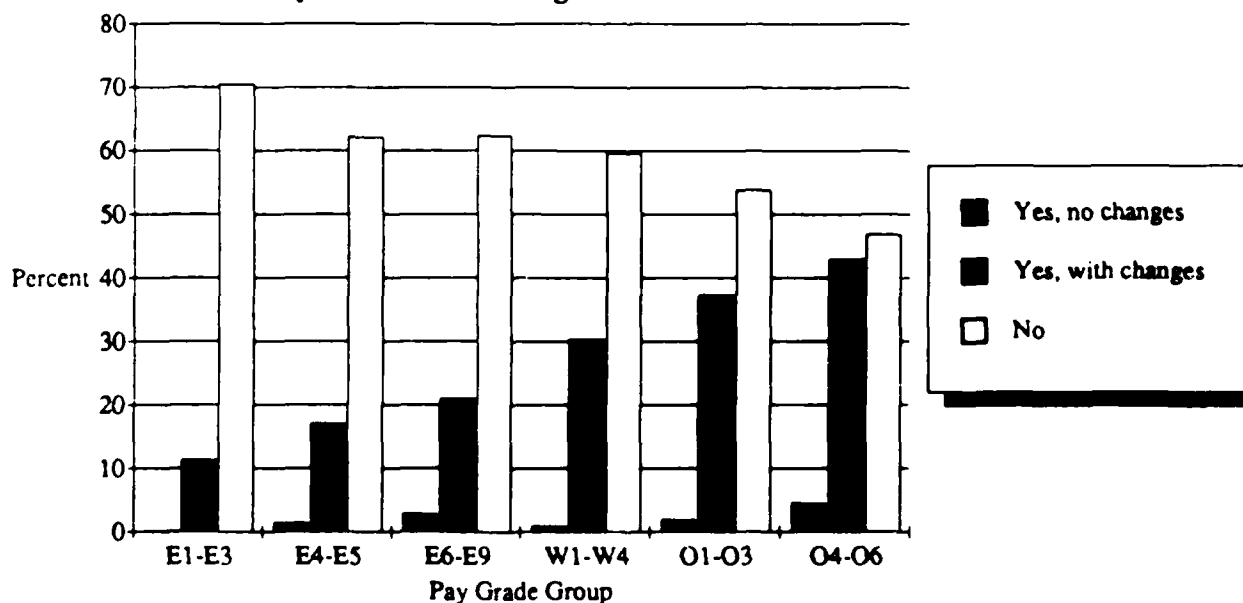
*Army E7*

**Q45: Could you still afford civilian housing if your allowances were taxed like income?**  
(n=4684)

13% Don't know  
3% Yes, without changes in lifestyle  
24% Yes, with changes in lifestyle  
59% No

Figure 25 shows how the pay grade groups differed in their perceptions of the impact of allowances being taxed. The greatest proportion of all pay groups said they could not afford civilian housing if their allowances were taxed and very few felt that their life styles would remain the same. Of interest in this figure is the decrease in the proportion who felt they could not afford civilian housing at all as rank increased and the increase in the proportion

**Figure 25. Pay grade group differences in perceived affordability of civilian housing if allowances were taxed**



as rank increased who felt they could if they made changes in their life styles.

### Employed or Unemployed Spouses

Both the quantitative data and the written comments support the contention that one income families have a difficult time in Hawaii.

*"Allowances do not cover rent or utilities - wife has to work - love being in the military but don't see it as a future with the way it is now!"*

*Marine Corps E3*

Examining living conditions by spouse employment status, significant differences were found in overall housing satisfaction. Respondents with spouses who were unable to find jobs were most dissatisfied with their living conditions and most likely to report those conditions were having a negative effect on their job performance and career intentions. However, review of the monthly out-of-pocket expenses failed to explain these differences. Although the median for monthly rent or mortgage payment was predictably different, all groups had median monthly out-of-pocket expenses of \$100-\$200.

Family income level and monthly rent or mortgage comparisons showed that having an employed spouse (including military or civilian full or part time) contributed to a higher standard of living. Further, families in which the spouse chose not to be employed already had a family income slightly higher than those who were unable to find employment. Therefore, these groups of respondents could afford to pay more for their housing.

*"While the housing I am in now is more than adequate, it is not affordable to my family without my wife having a job. And even though my wife was working in the nonappropriated funds system when she left her last job to follow me on my assignment here, it is almost impossible to get the same job here. There should be something for spouses that have to leave their jobs with the government in order to follow their spouses to a new assignment."*

*Army E7*

Table 10 compares the income levels, monthly rent or mortgages, and out-of-pocket expenses of respondents with working and unemployed spouses.

Table 10  
Respondent Income and Housing Expenses by Spouse Employment Status

	Spouse Employment Status				
	Military Career	Chose Not to Work	Can't Find a Job	Employed Part time	Employed Full time
Median Family Income	\$3000-3500	\$2000-2500	\$1500-2000	\$2000-3000	\$3000-3500
Median Monthly Rent/Mortgage	\$1000-1100	\$ 800-900	\$ 600-700	\$ 800-900	\$ 800-900
Median Out-of-Pocket Expense for Housing	\$ 100-200	\$ 100-200	\$ 100-200	\$ 100-200	\$ 100-200



## TEMPORARY LODGING ALLOWANCE (TLA)

Respondents were asked if they agreed or disagreed with a series of nine statements about the TLA program. A majority (51% to 76%) responded positively to eight of the statements. However, a significant minority (31% to 43%) were negative about the program in general, the TLA information received prior to arriving in Hawaii, and about the TLA briefing they received after their arrival.

Many written comments were received regarding TLA, particularly the expenses incurred and cash flow problems as a result of the way TLA was administered.

*"The money we received for TLA did not cover our expenses. Not even close! Our hotel alone was \$59 and we received \$47. The advance we had to take to cover our initial moving costs (deposits) have us in debt for 2 years."*

*Air Force E5*

*"TLA is a good system except for the fact that the soldier must be able to pay the hotel bill before he receives the payment from Finance."*

*Army E6*

Q110: (Do you agree or disagree that) the TLA program has few, if any problems? (n=2912)

34% Disagree  
21% Neither disagree nor agree  
45% Agree

Q111: (Do you agree or disagree that) TLA is extended when needed? (n=2266)

25% Disagree  
14% Neither disagree nor agree  
61% Agree

Q112: (Do you agree or disagree that) TLA relieves money problems? (n=3046)

22% Disagree  
14% Neither disagree nor agree  
64% Agree

Q113: (Do you agree or disagree that) the housing office had a good hotel list? (n=2200)

16% Disagree  
21% Neither disagree nor agree  
63% Agree

Q114: (Do you agree or disagree that) you had no problem with the location of TLA hotels? (n=2205)

27% Disagree  
15% Neither disagree nor agree  
58% Agree

Q115: (Do you agree or disagree that) you had TLA information before arrival? (n=3050)

43% Disagree  
6% Neither disagree nor agree  
51% Agree

Q116: (Do you agree or disagree that) you were thoroughly briefed on TLA at the housing office? (n=3010)

31% Disagree  
13% Neither disagree nor agree  
56% Agree

Q117: (Do you agree or disagree that) your TLA facility was satisfactory? (n=2821)

14% Disagree  
10% Neither disagree nor agree  
76% Agree

Quantitative analysis of the data showed significant differences in perceptions of TLA by pay grade group. For the E1s to E3s and E4s to E5s responding to the items on TLA, there was significantly less satisfaction with the amount of information they received both before their arrival and when they processed through the housing office. The lowest enlisted pay grades were particularly dissatisfied with information received about TLA before arrival.

*"No one told me about TLA or its time limits."*

*Marine Corps E3*

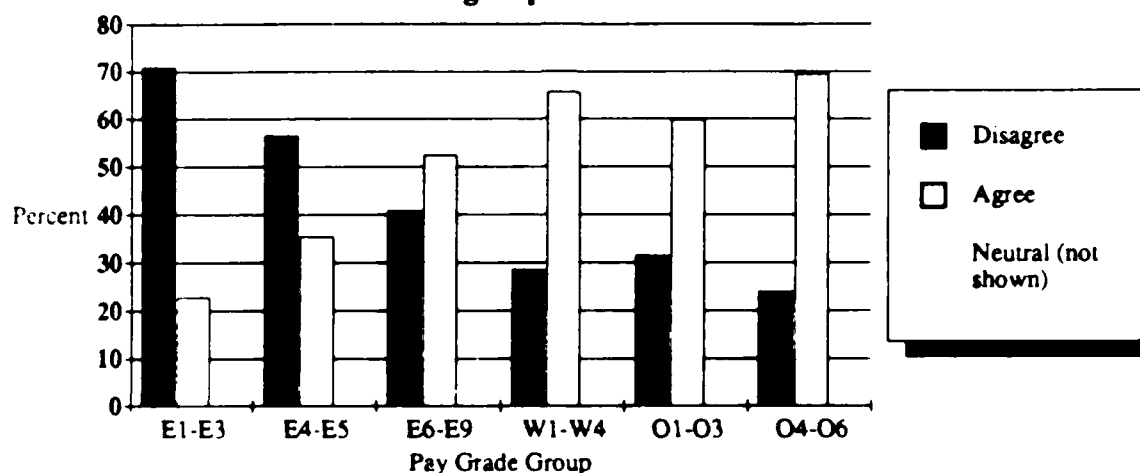
*"People, in general, who arrive here do not understand TLA. It needs to be explained better."*

*Army O3*

Figures 26 and 27 show the wide differences in opinion by pay grade group on the topic of TLA information. This pattern is rather

typical in the data. Lower grade personnel, lacking the experience of their senior counterparts, do not always know the right questions to ask which suggests that briefings for these service members, especially, need to be much more proactive. On all other TLA items, pay grade differences were much less dramatic.

**Figure 26. Percentage disagreeing and agreeing that they received advance TLA information by pay grade group**



**Figure 27. Percentage disagreeing and agreeing that they were thoroughly briefed on TLA by pay grade group**

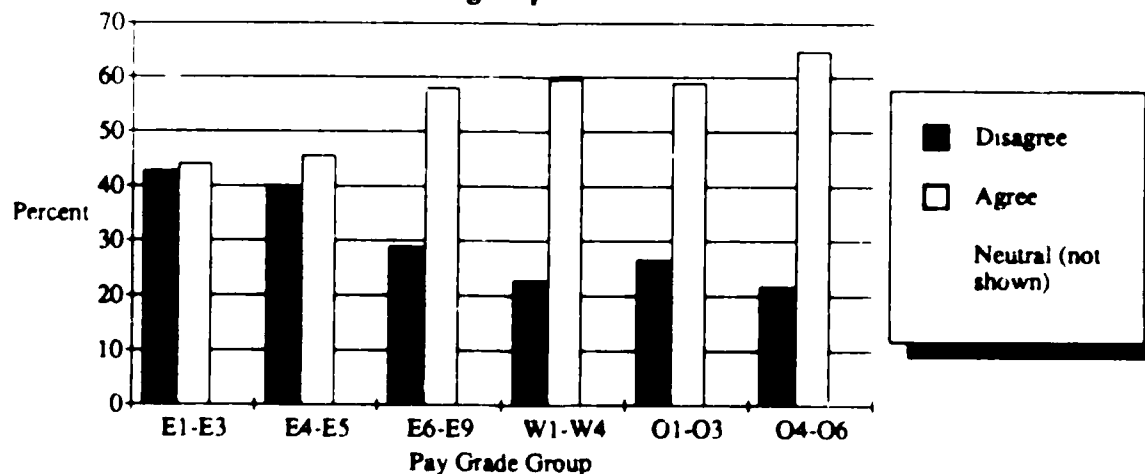


Figure 28 shows the pay grade differences on the TLA item asking for an overall evaluation. The more positive responses of the junior personnel again may reflect their inexperience.

Responses to the question of whether or not the TLA program allowed adequate time to find suitable housing showed a pattern in satisfaction levels similar to the one found on the overall evaluation item. Specifically, the warrant and junior commissioned officers were the least satisfied and the lower enlisted the most satisfied. Again, this may be a reflection of information and experience. The senior service members should know the right questions to ask, but may also have higher expectations regarding the services they will receive.

Q118: (Do you agree or disagree that) TLA was long enough? (n=2830)

26% Disagree  
9% Neither disagree nor agree  
65% Agree

On all TLA items, mean responses were more positive among those who had processed through a housing office after October 1983 (i.e., after consolidation). This difference was

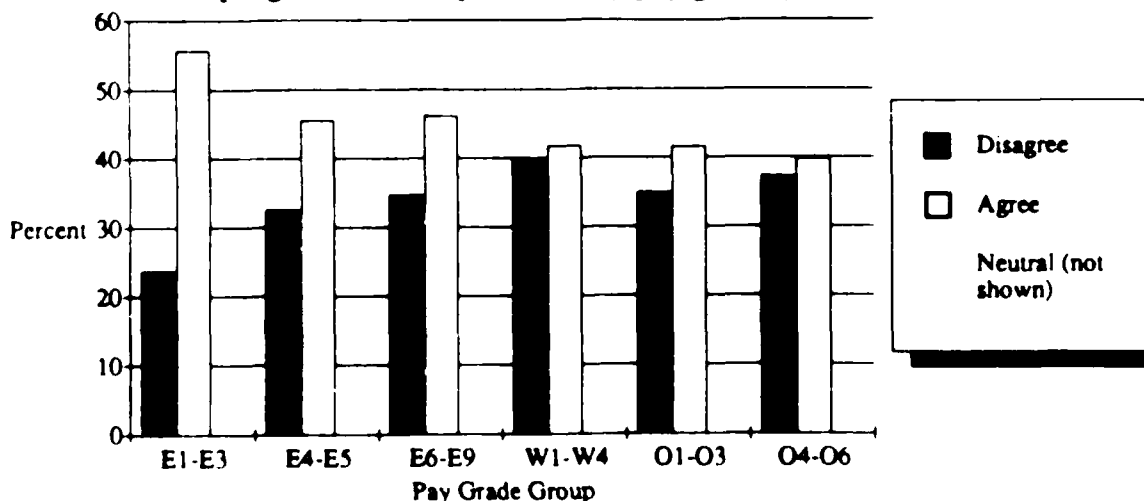
statistically significant for all items except the questions on whether TLA is extended when needed (Q111) and the accuracy of the hotel list provided by the housing office (Q113). However, in terms of percentages, the differences were quite small.

Significant differences also were found by service on all TLA items except TLA hotel location. In every case, Army personnel were the least satisfied.

By HRO, respondents using the offices at Schofield and Ft. Shafter were most often dissatisfied with the program, the most dissatisfaction appearing in perception of program problems and information dissemination. The question of whether TLA allowed adequate time to find housing caused the greatest disparity in ratings, with Army being least satisfied and Marine Corps most satisfied.

When particular HRO location was the unit of analysis for agreement with the TLA items, there were significant differences on TLA hotel locations. As might be predicted, respondents at Kaneohe were significantly less satisfied than those at Ft. Shafter, Pearl Harbor, or Hickam with the Waikiki hotel location. Ft. Shafter personnel were least satisfied with the amount of time TLA allowed to find permanent housing while those at Kaneohe were most satisfied.

Figure 28. Percentage disagreeing and agreeing that the TLA program has few problems by pay grade group



*"When using TLA, I had received no support from housing. When I had tried to explain that I had no transportation to seek out a home, as my car had not arrived yet, I was told 'I should have thought about that ahead of time, that, the bus system was available.'"*

*Marine Corps E7*

*"It is entirely possible to be assigned immediately upon arrival to a housing area and have only 24 hours to decide, and lose your TLA within 24 hours no matter what your choice is. Some housing is 35 miles or more from work .... I felt tremendous pressure upon my arrival here to make a snap decision that would be based on*

*incomplete information and one I would have to live with my entire tour ...."*

*Marine Corps O3*

Table 11 compares the percentages of respondents who were dissatisfied with aspects of the TLA program and its administration by the housing office through which they processed. The overall greater dissatisfaction among Army personnel is shown clearly. However, the reader is reminded that the Army sample (especially at Schofield Barracks) was comprised of a larger proportion of junior enlisted personnel.

**Table 11**  
**Percentage of Respondents Disagreeing with Statements about TLA**  
**by Housing Office**

	Fort Shafter	Schofield	Barbers Point	Pearl Harbor	Hickam	Kaneohe
Q110: The TLA program has few problems	52	44	34	30	32	29
Q111: TLA is extended when needed	43	30	26	24	19	20
Q112: TLA relieves money problems	26	26	19	18	20	20
Q113: TLA has a good hotel list	19	25	15	11	12	20
Q114: TLA hotel locations are good	19	32	31	23	22	36
Q116: I was briefed thoroughly on TLA	33	44	43	38	21	20
Q117: Our TLA facility was satisfactory	15	24	16	13	11	14
Q118: We received TLA for long enough	51	34	33	25	21	15

## OVERALL SATISFACTION

Overall civilian housing satisfaction was measured by five items: preference for civilian housing, service member and spouse satisfaction with the unit itself, and the perceived effects of living conditions on job performance and career intentions.

In this section of the report, response differences are shown graphically by pay grade group and spouse employment status. Service differences are discussed but not illustrated in figures because they are so often reflections of pay grade differences (i.e., the Army sample at Schofield and the Marine Corps sample have proportionally larger numbers of lower grade enlisted personnel).

**Q146: (Do you agree or disagree that) you would still prefer civilian housing given a choice of any military? (n=4511)**

37% Disagree  
11% Neither disagree nor agree  
52% Agree

**Q147: (Do you agree or disagree that) you are satisfied with your civilian residence? (n=4646)**

15% Disagree  
12% Neither disagree nor agree  
73% Agree

**Q148: (Do you agree or disagree that) your spouse is satisfied with your civilian residence? (n=3867)**

21% Disagree  
11% Neither disagree nor agree  
68% Agree

**Q149: (Do you agree or disagree that) your living conditions are having a positive effect on your job performance? (n=4520)**

13% Disagree  
25% Neither disagree nor agree  
61% Agree

**Q150: (Do you agree or disagree that) your living conditions are having a positive effect on your career intentions? (n=4400)**

18% Disagree  
30% Neither disagree nor agree  
52% Agree

## Predicting Housing Preference, Satisfaction, and Perceived Effects of Living Conditions

To evaluate what contributes to preference, overall satisfaction, and perceived effects of living conditions, factor analyses were performed on responses to Q88-Q144 to aggregate these items. Based on loadings of items, the 10 resulting factors were named as follows: physical aspects of unit (Q119-Q121, Q125-Q138), perception of housing office services (Q88, Q90, Q92-Q101, Q103), TLA (Q110-Q118), loaner furniture (Q104, Q106, Q108-Q109), landlord maintenance (Q139-Q141), concern for the unaccompanied (Q89, Q91, Q102), loaner appliances (Q105, Q107), safety and security (Q142-Q144), unit size (Q123, Q124), and facilities (Q122, Q136).

The ten factors that emerged were used to create factor-based scales. These scales were then combined with other items selected from part 1 of the questionnaire that were determined through earlier analyses to have a potential impact on attitudes. A series of regression analyses was performed using this list of scales and items. Table 12 shows those variables determined by regression analyses to influence preference, satisfaction and perceived effects of living conditions. Included are the numerical values for the strength of prediction, with the maximum prediction possible being 1.00. The first item listed under the contributing factors is the one that most influenced the prediction.

To a greater or lesser degree in each prediction equation shown in Table 12, six aspects of respondents' attitudes, satisfaction, and status were found in all the predictions. These were:

1. willingness to accept and attitude toward living in military housing.

2. satisfaction level with physical aspects of the current residence;
3. perception of safety and security;
4. satisfaction with residence size;
5. satisfaction with landlord maintenance; and
6. renter or home owner status.

The reader is reminded that most of the aspects of the living environment listed in this section relate directly or indirectly to pay grade group and family income level. For example, home ownership was rare among the E1s to E5s, making them more often renters who deal with landlord maintenance problems. Similarly, the size of one's residence is related to the amount of income available to spend on housing (i.e., whether or not the spouse is employed).

**Table 12**  
**Factors Contributing to Prediction of Civilian Housing Preference, Satisfaction, and Perceived Effects of Living Conditions**

Response Predicted	Contributing Factors	Strength of Prediction
Q146: Preference for civilian given any government housing	Desire for government qtrs Physical aspects of unit Safety & security Date of assignment Pay grade group Accompanied status Perception of housing office services Renter or owner Landlord maintenance Size of unit First tour of Hawaii	.28
Q147: Service member satisfaction with civilian housing unit	Physical aspects of unit Desire for government qtrs Size of unit Safety & security Amount of monthly rent/mortgage How housing was found Landlord maintenance Renter or owner	.49
Q148: Spouse satisfaction with civilian housing unit	Physical aspects of unit Desire for government qtrs Size of unit Renter or owner Landlord maintenance Date of assignment Style of housing Safety & security Service branch How housing was found	.43

Table 12 (Cont)

Response Predicted	Contributing Factors	Strength of Prediction
Q149: Perceived effect of living conditions on job performance	Physical aspects of unit Desire for government qtrs Size of unit Safety & security Style of housing Renter or owner Landlord maintenance Perception of housing office services	.29
Q150: Perceived effect of living conditions on career intentions	Physical aspects of unit Safety & security Desire for government qtrs Size of unit First tour of Hawaii Perception of housing office services Renter or owner Landlord maintenance	.19

Note: Only those respondents who answered all items in the factors were included in the analyses. As a result, these findings are based on a subsample of responses.

Comparing Table 12 with the 1985 survey (Lawson & Murphy, 1985, p. 23), the strength of prediction is somewhat lower in the present survey. It should be emphasized that this 1986 sample represents a different population of service members--one in which identification with the military as a way of life is probably reduced. Service members choosing to live in the civilian economy may be consistently different on this dimension than those who choose to live in government quarters. The ability to predict satisfaction, therefore, would be expected to be lower in this population.

### Preference for Civilian Housing

Results of the regression analysis provided few surprises concerning preference for civilian housing. Recurring findings reported in other sections of this report were verified here.

The strength of prediction (.28) is relatively low, however, indicating that the desire to be in civilian housing is only partially measured by these variables.

Pay grade was an important variable contributing to prediction of housing preference. The E1s to E3s were significantly less likely to prefer civilian housing than all other pay grade groups. On the other hand, E6s to E9s were most likely to prefer civilian housing, with this difference significant when compared to E1s to E3s, O4s to O6s, and E4s to E5s.

Spouse employment status, an important variable as shown by data reported in earlier sections of the report, did not enter the regression as a predictor of housing preference. However, service members with spouses unable to find work were least likely to prefer civilian

housing. Those with military spouses were most positive in their preference for civilian housing, significantly more positive than service members whose spouses were unable to find jobs, chose not to work, or were employed part time. Respondents with spouses employed full time followed a pattern similar to those with military spouses, with mean preference for civilian housing only slightly lower.

As reported earlier, about 29 percent of the respondents were not living in civilian housing by choice. Their responses to the two overall preference items versus those who chose to be in civilian housing are compared in figures 29 and 30. Two trends are clear in these figures: (1) that preference for civilian housing is significantly lower among those who had no opportunity to choose between civilian or military; and (2) that preference for civilian over military housing decreases when respondents are offered a choice of military units.

Figure 31 shows how housing preference varied by pay grade group and spouse employment status.

Figure 29. Percentage disagreeing and agreeing that they would prefer civilian housing even if military and civilian were the same

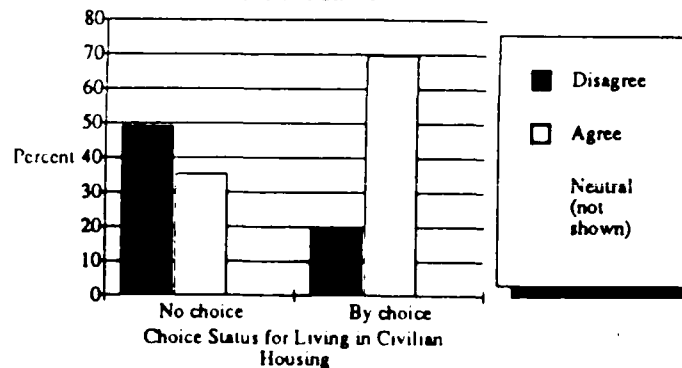


Figure 30. Percentage disagreeing and agreeing that they would prefer civilian housing even if given a choice of any military

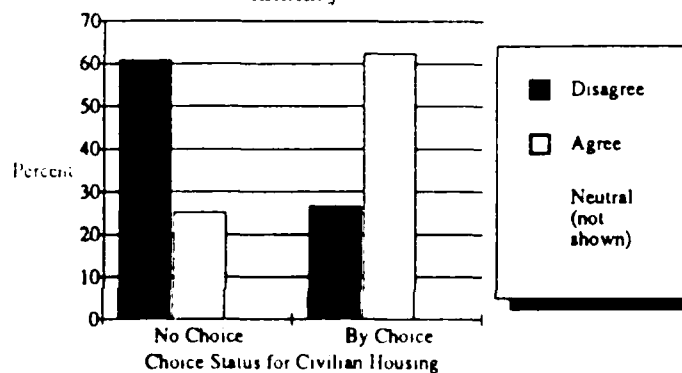


Figure 31. Percentage disagreeing and agreeing that they would still prefer civilian housing given a choice of any military by pay group and spouse employment status

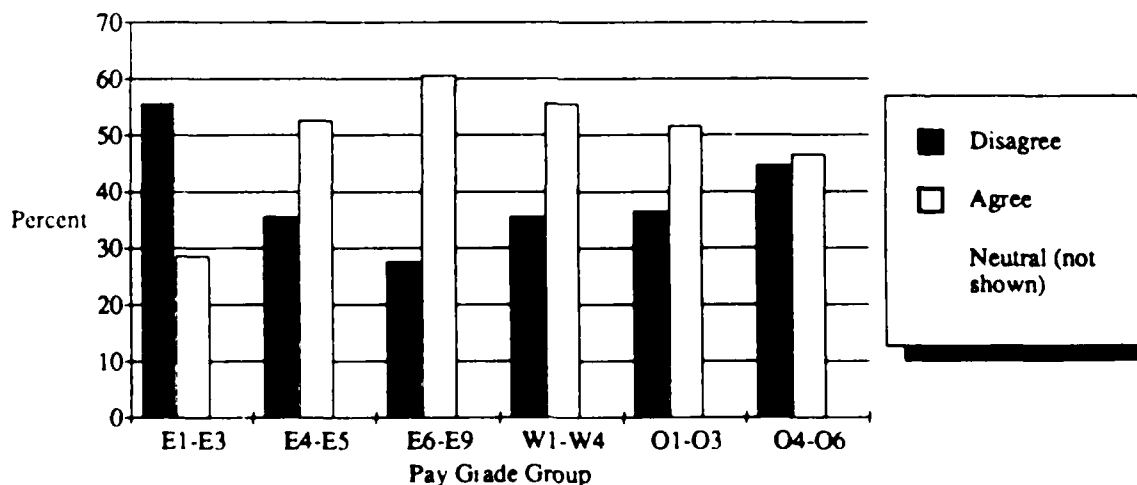
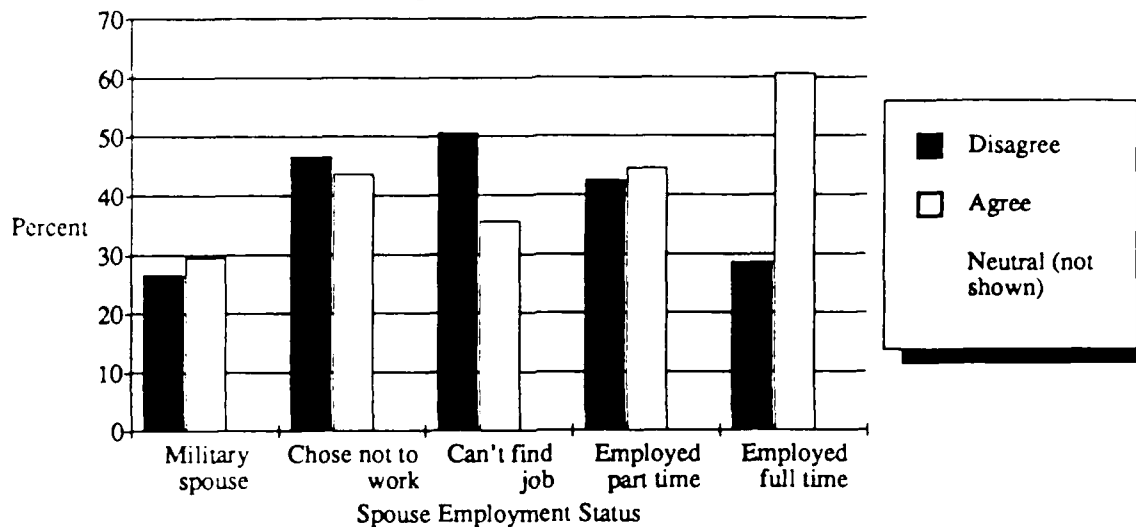




Figure 31 (Cont).



Not strong enough to be a predictor of housing preference, but significant in separate analyses, was the variable service. Marine Corps personnel showed less preference for civilian housing compared to Army service members, who were the most positive about civilian housing. This finding may be explained in part by the preponderance of lower grade enlisted, and consequently renters, in the Marine Corps sample relative to the Army sample (from the Fort Shafter area). Results of other comparisons by service were not statistically significant.

Statistical differences in preference for civilian housing were also found when comparing housing areas. Respondents living in region 2 (Kalihi, Waikiki) showed the highest preference for civilian housing, significantly higher than those living in region 10 (Big Island), region 7 (Wahiawa, Schofield Barracks), region 1 (Salt Lake, Moanalua), and region 9 (Mililani, Pearl City).

Expected differences, similar to the findings reported on other overall satisfaction items, were found for the variables Rent Plus or VHA and renter or owner. Service members on Rent Plus more often preferred civilian housing than those on VHA. As previously discussed,

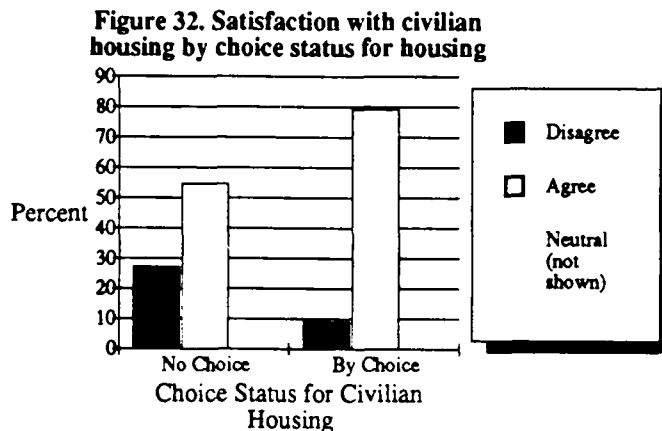
however, this finding is influenced by assignment date to Hawaii. Not surprisingly, home owners more often than renters also preferred to live in civilian housing.

### Service Member Satisfaction With Housing

A number of variables had a significant impact on service member satisfaction. The .49 strength of prediction indicates that housing satisfaction is only partially influenced by the items listed. Other variables not measured account for the remaining variance.

Not entering the regression results, but producing significant differences in satisfaction, were the variables pay grade group, service, and the reason given for living in civilian housing (i.e., by choice or no choice). E1s to E3s overall were less satisfied with their housing than all other paygrade groups. Officers in the O1 to O3 group rated their housing the highest, significantly higher than E1s to E3s, E4s to E5s, and O4s to O6s. The senior enlisted, E6s to E9s, were much more satisfied with their housing than the other enlisted grades. Considering service branch, the Navy rated their housing satisfaction significantly higher than the Marine Corps and the Army.

Figure 32 shows that respondents who chose to live in civilian over military housing were significantly more satisfied than those who did not have an opportunity to choose (80% versus 56%).



Significant differences were also found when spouse employment was considered. Those service members having military spouses or whose spouses were employed full time were

more satisfied than service members with spouses unable to find jobs, employed part time, or not employed by choice. Service members whose spouses were unable to find jobs were significantly less satisfied than all others.

Figure 33 shows the differences in service member satisfaction with housing by pay grade group and spouse employment status.

Other variables showing significant differences in service member satisfaction with the housing unit were renter or owner status (as seen in the regression analysis) and style of residence. Not surprisingly, those owning their homes were significantly more satisfied with the unit. When style of residence was analyzed, those living in walk-up apartments were found to be less satisfied than all others. Residents of single family units and condominiums were more satisfied than those living in walk-ups, high rise apartments, or multiplexes.

Analysis of Rent Plus or VHA differences showed those on Rent Plus to be significantly more satisfied with their unit than those on VHA.

**Figure 33. Percentage disagreeing and agreeing that they are satisfied with their civilian residence by pay group and spouse employment status**

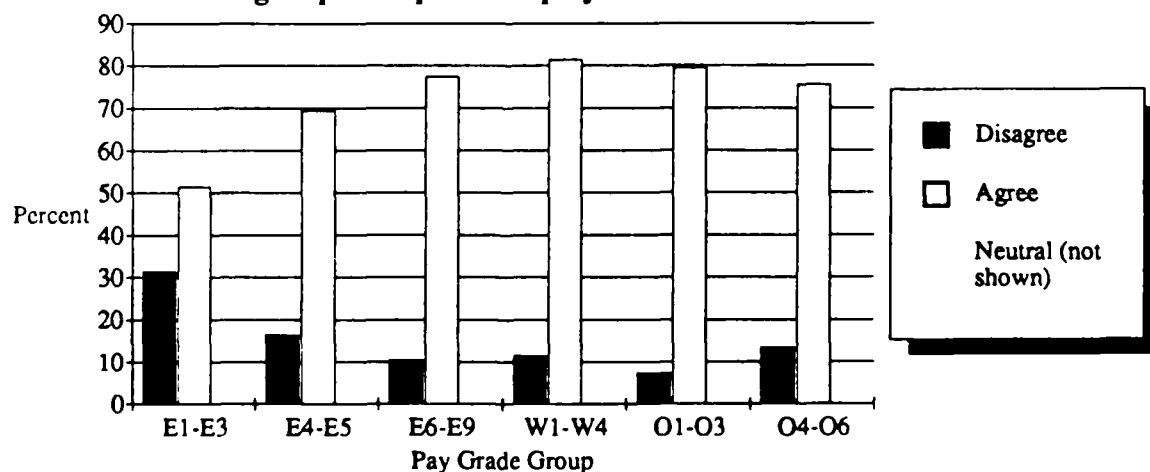
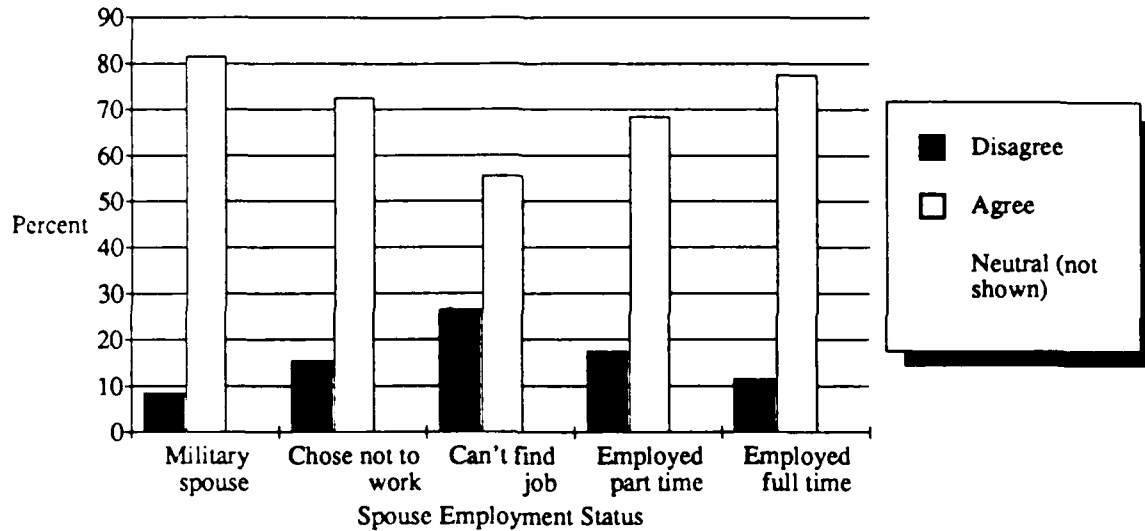


Figure 33 (Cont).



### Spouse Satisfaction with Housing

Spouse satisfaction with the housing unit followed a pattern similar to that seen in service member satisfaction, except that the means were generally lower. Notable differences occurred by pay grade group and service branch. While service member satisfaction showed Air Force in the middle range, Air Force spouse satisfaction was significantly lower than all other service branches.

By pay grade group, the E4 to E5 spouses were reported to be the least satisfied, with the difference significantly lower compared to spouses of the E6s to E9s,

the O1s to O3s, and the O4s to O6s. Spouses of E6s to E9s and O4s to O6s were more satisfied than those of the two lowest enlisted pay grade groups.

Results of other comparisons made on spouse employment, Rent Plus or VHA, choice or no choice about living in civilian housing, and renter-owner status were identical to those found for service member satisfaction above.

Figure 34 illustrates the pay grade group and spouse employment status differences in overall spouse satisfaction with the present civilian housing unit.

Figure 34. Percentage disagreeing and agreeing that their spouse is satisfied with the civilian residence by pay group and spouse employment status

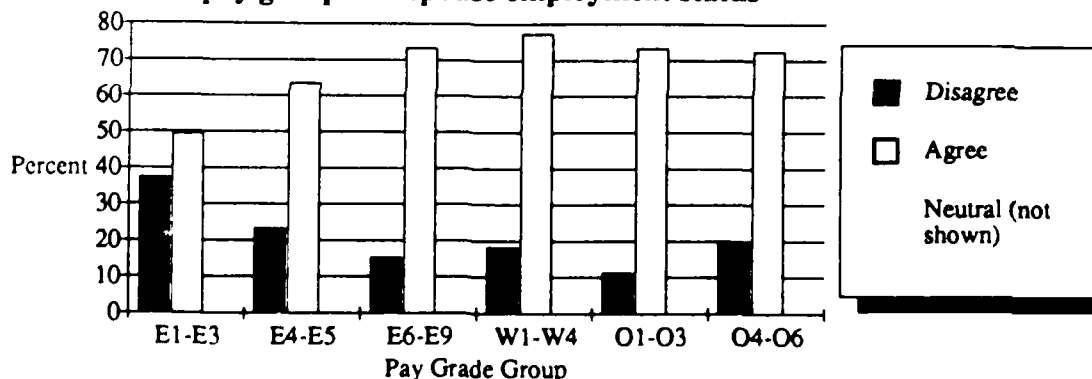
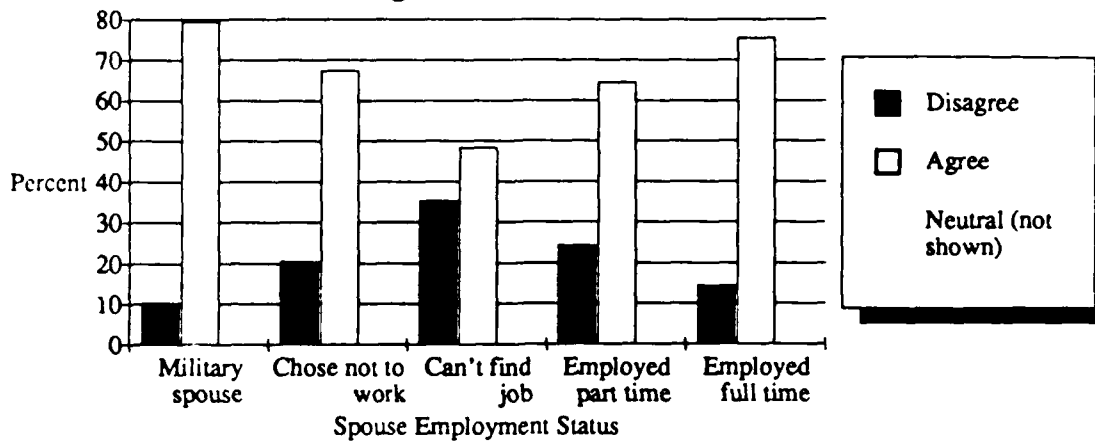


Figure 34 (Cont).



### Perceived Effect of Living Conditions on Job Performance

Although not entering the regression equation as a predictor, significant differences in perceived effects of living conditions on job performance were found by pay grade group. E1 to E3 service members were less likely than those in all other pay grade groups (except Warrant Officers) to say that their living conditions were having a positive effect on their job performance. (Since the analysis procedure for specific comparisons depends upon the number of cases in the sample, Warrant Officer responses usually did not reach significance due to their small number in the sample.) E4 to E5 respondents were significantly less likely to say living conditions had a positive effect on job performance than those in the E6 to E9 and O1 to O3 pay grade groups.

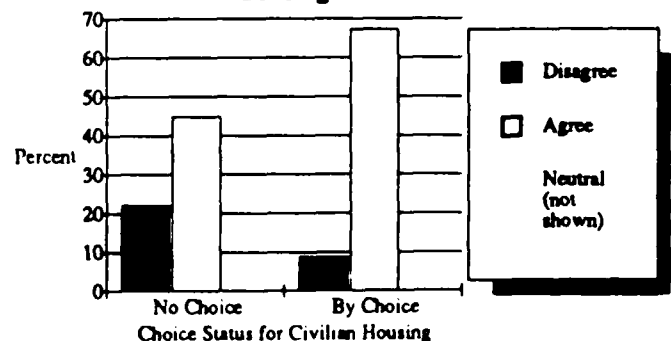
Results of analysis by spouse employment status showed a pattern similar to that found for service member and spouse satisfaction with the housing unit itself. Service members with military spouses were significantly more likely than those in other categories to say that their living conditions were having a positive effect on their job performance. When spouses were employed full time, service members expressed more positive effects than those whose spouses chose not to work or couldn't find a job. When spouses couldn't find a job, service members were significantly less likely

to express positive effects on job performance than those in any other category.

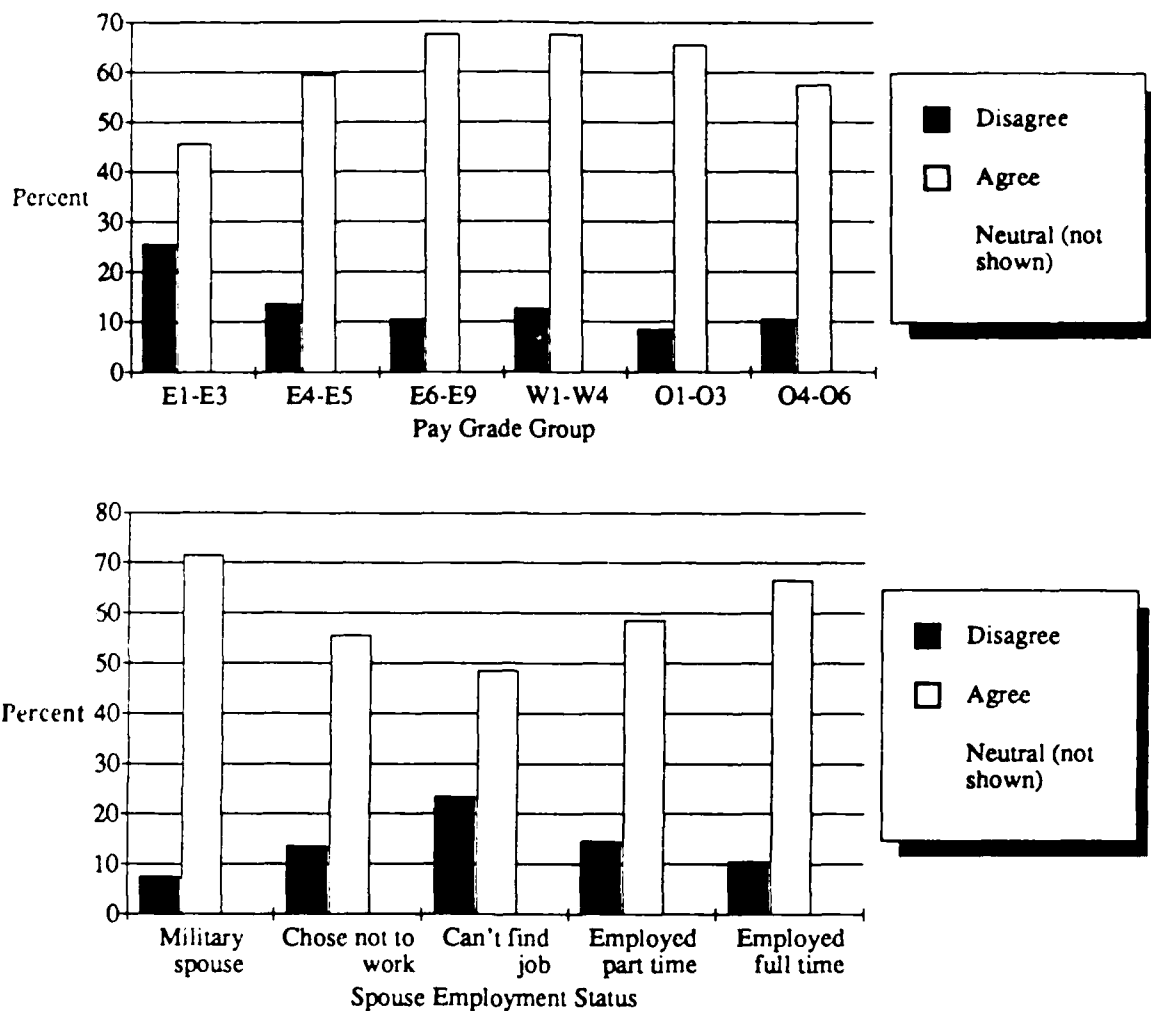
Analysis of results by whether or not the respondent had an opportunity to choose between military or civilian housing also showed significant differences. Respondents who had a choice were more likely to report positive living condition effects on their job performance (68%) than those who were forced to live in the civilian economy (46%).

Figures 35 and 36 show the differences in perception of living conditions effects on job performance by choice status for housing, pay grade group, and spouse employment status.

Figure 35. Percentage disagreeing and agreeing that their living conditions are positively affecting job performance by choice status for housing



**Figure 36. Percentage disagreeing and agreeing that their living conditions are positively affecting job performance by pay group and spouse employment status**



Statistically significant differences were also found by service. The most positive responses were received from the Navy personnel, significantly higher than those of Marine Corps and Army respondents. The least positive responses came from the Marine Corps respondents, who were much more negative than those in the Air Force and Navy.

Location of housing produced significant differences unique to the variables perceived effect on job performance and career intention. Fewer service members residing in region 7 (Wahiawa, Schofield Barracks) reported positive effects of living conditions on job performance than those residing in regions 4 (Kailua, Kaneohe), 9 (Mililani, Pearl City), 8

(Makaha, Makakilo), 2 (Waikiki, Kalihi), or 3 (Hawaii Kai, Manoa).

As predicted by the regression analysis, the desire for government quarters and renter or home owner status showed significant differences in perceived effects of living conditions on job performance. Predictably, owners reported more positive effects than renters. Further, fewer service members who were willing to accept government quarters reported positive effects of living conditions on job performance than those unable to accept housing because of lease constraints or unwilling to move into military family housing.

Significantly fewer service members who were constrained by lease requirements reported positive effects of their living conditions than those not desiring government quarters.

### Perceived Effect of Living Conditions on Career Intentions

Significant differences were found in effect of living conditions on career intentions by pay grade group and Service. Navy service members had the highest mean satisfaction levels, making them statistically more likely to report positive effects on career intentions than were Marine Corps or Army respondents. Warrant Officers were the most satisfied pay grade group, but because of the small number of Warrant Officers in the sample, the difference was not significant. However, significantly more E6s to E9s were positive than the E1s to E3s, E4s to E5s, and the O4s to O6s.

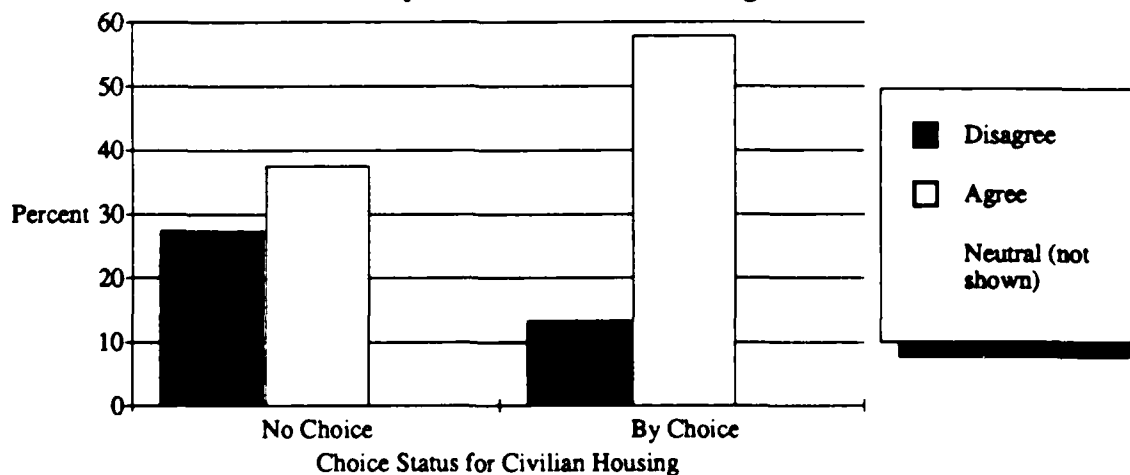
As with the other four overall satisfaction items, spouse employment status and whether or not respondents had a choice between military or civilian housing showed significant differences in effect of living conditions on career intentions. Service members with military spouses were significantly more likely

to report positive effects on career intentions than those with spouses employed part time, who chose not to work, or who couldn't find a job. More of those whose spouses were employed full time reported positive effects than those with spouses who were unemployed by choice or because they were unable to find a job. Respondents who had a choice between military or civilian housing were more likely to report positive effects on their career intentions than were those who were forced into the civilian economy.

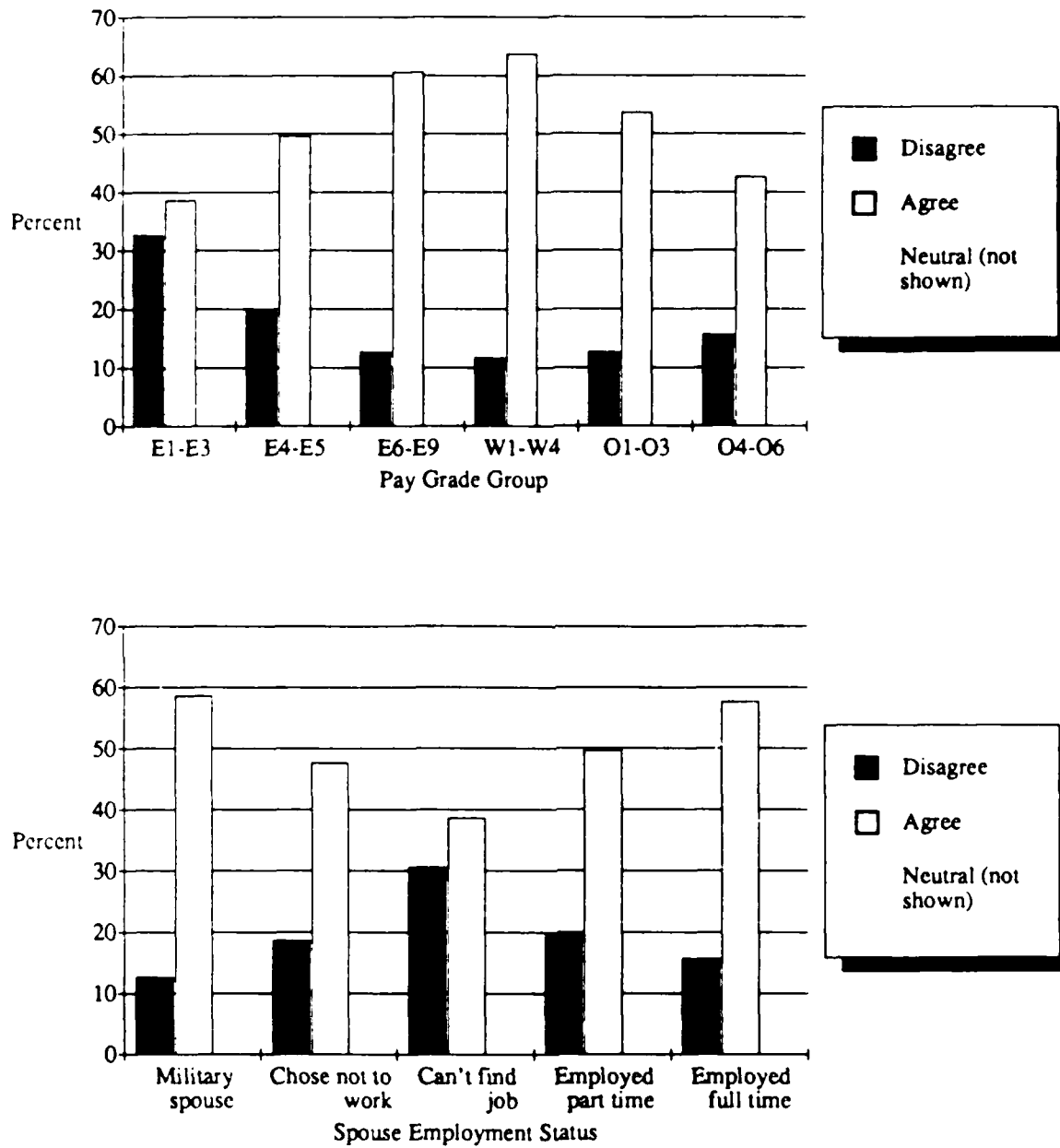
Figures 37 and 38 show the response differences in perceived effects of living conditions on career intentions by choice status for housing, pay grade group, and spouse employment status.

Similar to results previously discussed, significant differences were found in effect of living conditions on job performance by location of housing. Residents of region 7 (Wahiawa, Schofield Barracks) were less likely to report that their living conditions were having a positive effect on their career intentions than those residing in region 9 (Mililani, Pearl City), 8 (Makaha, Makakilo), or 3 (Hawaii Kai, Manoa).

**Figure 37. Percentage disagreeing and agreeing that living conditions are positively affecting career intentions by choice status for housing**



**Figure 38. Percentage disagreeing and agreeing that their living conditions are positively affecting their career intentions by pay grade group and spouse employment status**



## COMPARING THE OFF-POST AND ON-POST SURVEY RESULTS

Several of the items in the 1986 off-post survey were designed to allow direct comparisons with the 1985 on-post survey results. In particular, comparisons were made between the surveys on items concerning TLA, housing office operations, overall satisfaction with housing, and specific aspects of the unit itself.

### TLA

Comparing responses to TLA items across the on-post and off-post survey samples, few noteworthy differences were found. The off-post survey results showed slightly lower levels of agreement, indicating less positive ratings of the program. The only item showing a more positive rating among off-post respondents was the question regarding the relief of service family money problems, but the percentage difference was small.

Surprisingly, the item most endorsed by on-post residents, that the housing office maintains a good hotel list, was the one showing the greatest disagreement among those living off-post. This difference in satisfaction was pervasive across all housing offices.

Figure 39 shows the response differences to the TLA items that could be compared across the two surveys (on-post and off-post).

Comparisons at the housing office level showed greater differences. However, these apparent differences should be viewed with caution because of the reduction in the overall count ("n") of the 1986 sample. As reported earlier, 28 percent of the off-post survey respondents reported not processing through one of the six housing offices. Therefore, the size of apparent differences may be exaggerated.

Figure 39. Response comparisons on TLA items, 1985 and 1986 surveys (neutral responses not shown)

1. The TLA program has few, if any problems.  
Military housing - 1985 Q90  
Civilian housing - 1986 Q110
2. TLA is extended when needed.  
  
Military housing - 1985 Q91  
Civilian housing - 1986 Q111
3. The TLA program relieves service family money problems.  
Military housing - 1985 Q92  
Civilian housing - 1986 Q112
4. The housing office maintains a good hotel list.  
Military housing - 1985 Q93  
Civilian housing - 1986 Q113

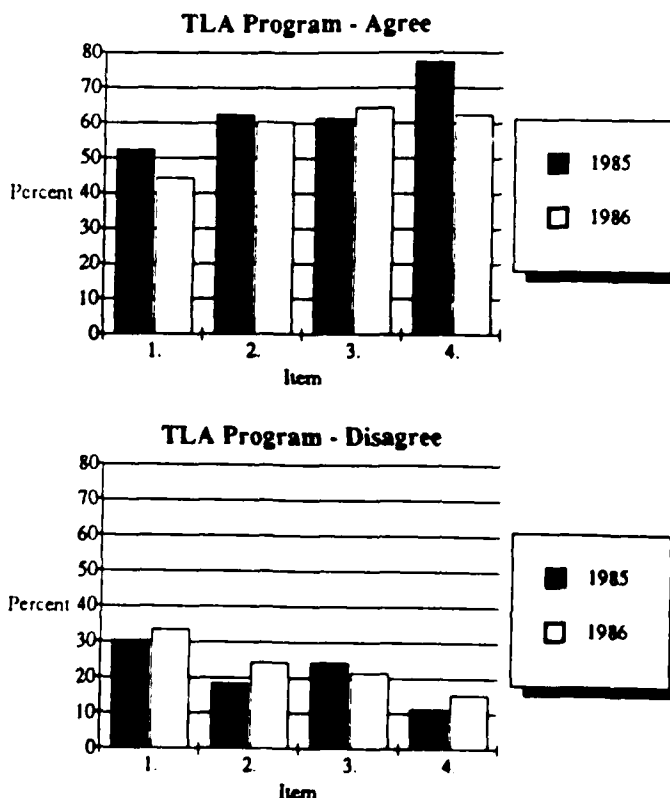




Table 13 shows the percentage disagreeing with TLA statements on the two surveys by housing office. Looking at the TLA comparison table overall, the largest difference

in disagreement between the two survey samples was found among respondents who processed through the Ft. Shafter and Schofield housing offices.

**Table 13**  
**Comparison of Responses to TLA Items (1985 and 1986 Surveys) by Housing Office**

	Fort Shafter	Schofield	Point	Barbers Harbor	Pearl Hickam	Kaneohe
<b>The TLA program has few, if any, problems</b>						
Military housing residents (1985)						
% Disagree	33	31	33	25	33	35
% Agree	51	55	54	59	49	49
Civilian housing residents (1986)						
% Disagree	52	44	34	30	32	29
% Agree	37	38	50	50	42	51
<b>TLA is extended when needed</b>						
Military housing residents (1985)						
% Disagree	21	21	24	17	14	23
% Agree	62	65	57	66	67	59
Civilian housing residents (1986)						
% Disagree	43	30	26	24	19	20
% Agree	48	57	61	63	66	64
<b>TLA relieves family money problems</b>						
Military housing residents (1985)						
% Disagree	28	25	27	23	24	28
% Agree	59	60	60	64	63	58
Civilian housing residents (1986)						
% Disagree	26	26	19	18	20	20
% Agree	66	57	81	71	57	64
<b>The TLA program maintains a good hotel list</b>						
Military housing residents (1985)						
% Disagree	6	11	11	9	6	9
% Agree	79	77	75	77	80	78
Civilian housing residents (1986)						
% Disagree	19	25	15	11	12	20
% Agree	60	52	65	68	66	59

To better explain the differences, further analysis was conducted on the off-post data. Comparing respondents who processed through the housing office before consolidation with those who processed after, consistently higher agreement on TLA items was found for the latter group. These differences were statistically significant on two items for residents processing through the Kaneohe office and one at the Pearl Harbor office. This suggests that there has not been a decrement in service between the time of the two surveys, but rather that the differences may actually be one of perception of services between the two survey groups. These differing perceptions may well be the result of population differences between civilian and military housing residents in their expectations, or in the types of services actually used by the two groups. Further, it is reasonable to assume that those who have chosen to live in civilian housing are those most apt to be generally dissatisfied with military services (i.e., they self-selected themselves out of the military housing

environment). It is also reasonable to assume that those who wanted military housing, but for whom none was available, may be less satisfied with military services in general.

### Housing Characteristics

Out of the 20 items comparing the various aspects of military and civilian housing, only one item showed residents of civilian housing to be less positive. Not surprisingly, this was related to their commute; civilian housing residents were less likely to agree that their residences were convenient to work. Respondents to the 1985 on-post study rated this item as one of the most favorable. All other aspects were evaluated more positively, to varying degrees, in civilian housing.

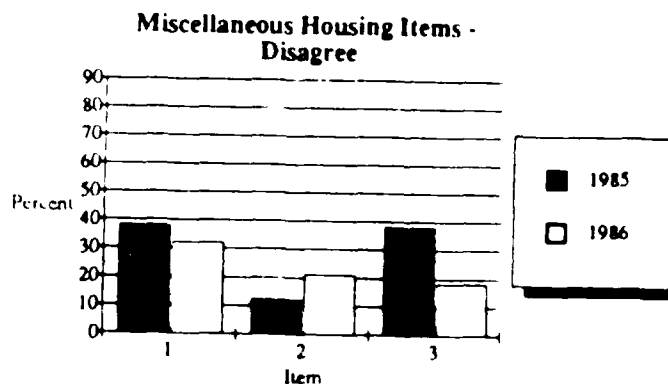
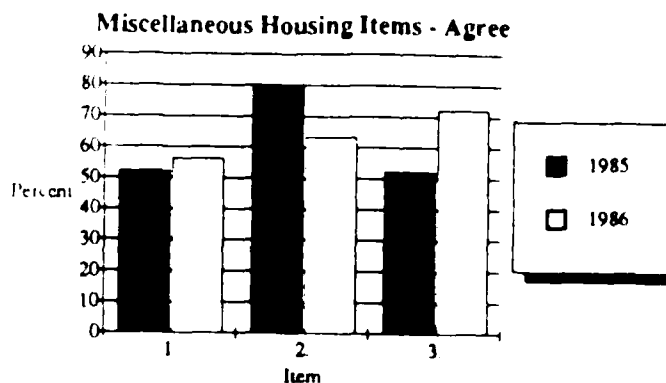
Figure 40 (a through e) compares the responses from the on-post and off-post surveys on the housing characteristics items.

Figure 40a. Response comparisons on miscellaneous housing characteristics, 1985 and 1986 surveys (neutral responses not shown)

1. Noise between units in my area is not a problem.  
Military housing - 1985 Q39  
Civilian housing - 1986 Q127

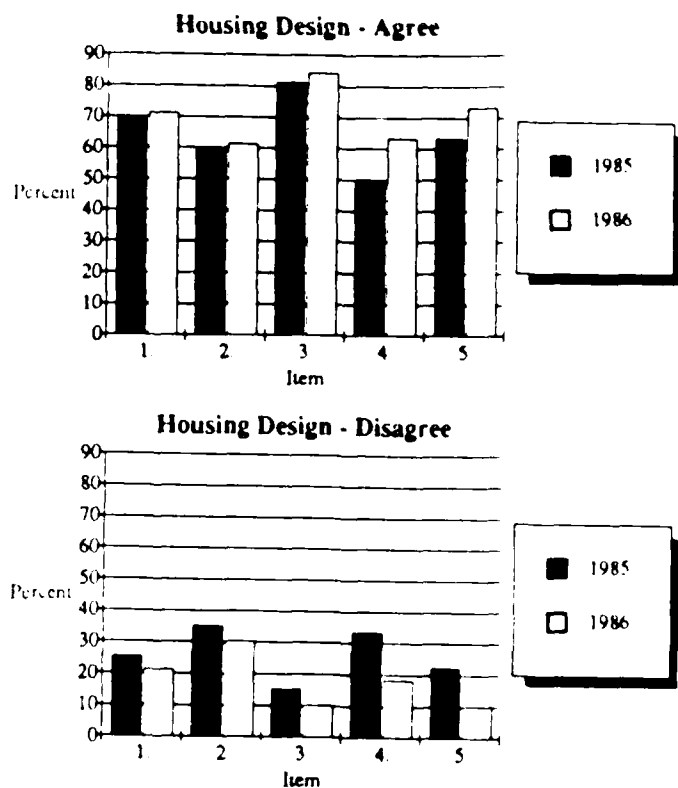
2. My housing unit is convenient to work.  
Military housing - 1985 Q41  
Civilian housing - 1986 Q128

3. My unit was clean at move-in.  
Military housing - 1985 Q47  
Civilian housing - 1986 Q134



**Figure 40b. Response comparisons on housing characteristics and design, 1985 and 1986 surveys (neutral responses not shown)**

1. **My housing unit is large enough.**  
Military housing - 1985 Q36  
Civilian housing - 1986 Q123
2. **The bedrooms in my housing unit are large enough.**  
Military housing - 1985 Q37  
Civilian housing - 1986 Q124
3. **There are enough bathrooms in my housing unit.**  
Military housing - 1985 Q38  
Civilian housing - 1986 Q125
4. **My housing is well constructed.**  
Military housing - 1985 Q44  
Civilian housing - 1986 Q131
5. **My housing floor plan is good.**  
Military housing - 1985 Q45  
Civilian housing - 1986 Q132



**Figure 40c. Response comparisons on housing maintenance, 1985 and 1986 surveys (neutral responses not shown)**

1. **Response to routine service or repair calls is good.**  
Military housing - 1985 Q62  
Civilian housing - 1986 Q139
2. **Response to emergency service calls is good.**  
Military housing - 1985 Q61  
Civilian housing - 1986 Q140
3. **Preventive maintenance is performed on my residence.**  
Military housing - 1985 Q67  
Civilian housing - 1986 Q141

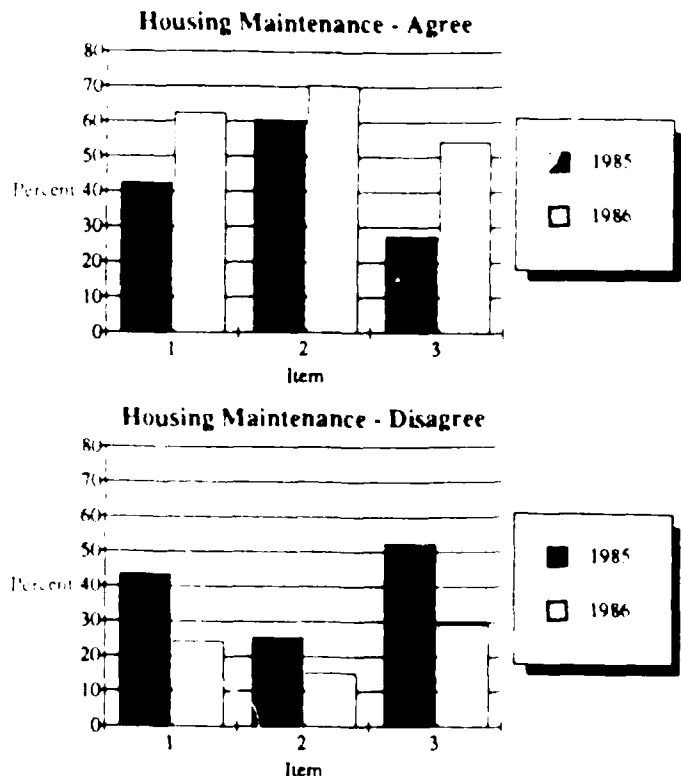


Figure 40d. Response comparisons on housing facilities, 1985 and 1986 surveys (neutral responses not shown)

1. Sidewalks are adequate in my community.  
Military housing - 1985 Q48  
Civilian housing - 1986 Q135

2. There are enough community facilities in my neighborhood.  
Military housing - 1985 Q49  
Civilian housing - 1986 Q136

3. Recreation areas and equipment are adequate.  
Military housing - 1985 Q57  
Civilian housing - 1986 Q122

4. Parking spaces are adequate.  
Military housing - 1985 Q39  
Civilian housing - 1986 Q126

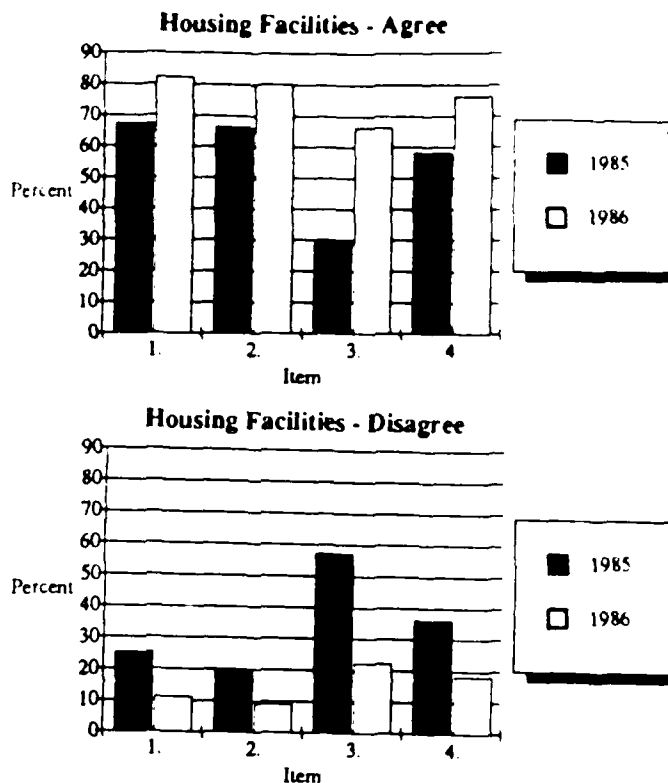
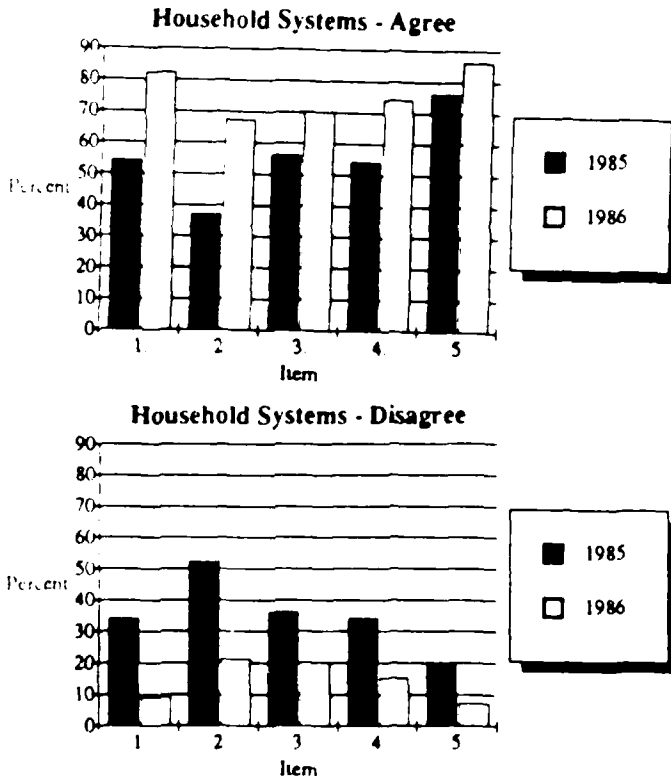


Figure 40e. Response comparisons on household systems, 1985 and 1986 surveys (neutral responses not shown)



1. Kitchen appliance operation is satisfactory.  
Military housing - 1985 Q43  
Civilian housing - 1986 Q130

2. Bathroom or kitchen remodeling is not needed in my unit.  
Military housing - 1985 Q50  
Civilian housing - 1986 Q137

3. Kitchen cabinets are adequate.  
Military housing - 1985 Q53  
Civilian housing - 1986 Q138

4. Plumbing operation is good in my unit.  
Military housing - 1985 Q42  
Civilian housing - 1986 Q129

5. The hot water tank is large enough for our needs.  
Military housing - 1985 Q46  
Civilian housing - 1986 Q133

Items showing the greatest percentage point differences in "agree" responses between the on-post and off-post studies were those related to kitchen/bathroom conveniences, maintenance of unit, and access to recreation facilities. Smallest differences were found in evaluations of size and number of bathrooms.

The overall tone of these comparisons indicates that residents of civilian housing were relatively more satisfied with the characteristics of their housing than residents of military housing. Written comments illustrate that higher grade service members perceive military housing to be of lower quality than civilian housing.

In addition to housing differences, there is another element underlying these findings--the element of choice.

*"I feel that government housing would be more efficient and put to better use if there was a choice in living space or floor space....Some people need more....space...while others would be satisfied with smaller space."*

Army E4

*"...and in civilian housing if you don't get along with your neighbors, you can just move."*

Army E6

Many service members in civilian housing have chosen their unit based on family living styles and needs. Once chosen, they have considerable investment in perceiving the more positive aspects in order to validate their decision. This may be particularly true of those who have purchased their home.

### Housing Office Services

Twelve housing office items from the two surveys were compared. All but one, the time it took to get loaner furniture, showed fewer positive responses among off-post residents. The lower percentage agreeing with items was often not accompanied by a higher percentage disagreeing, but the difference appeared in the neutral category instead. This was

particularly true of those items where discontinued dependence on housing office services might lead to depolarization of opinion. The population living in civilian housing probably had less experience with, and therefore fewer opinions, on items such as housing office responsiveness, information dissemination, appearance, and efficiency.

Testing for population differences, the on-post housing office satisfaction data were analyzed to determine if those respondents who were on the waiting list for military housing had significantly different satisfaction levels. For every item tested, those who were on the waiting list felt more positively about housing office services and their delivery than did respondents not on a waiting list. The fact that the respondents in closest contact and therefore in a position to know most about the housing office services were more satisfied with them lends support for the hypothesis that the response differences between the on-post and off-post surveys were the result of the populations being different.

Figure 41 (a through c on the following pages) shows the response differences between the on-post and off-post surveys on the housing office items.

The item showing the greatest disparity between the two surveys was the question of fair assignment of housing. There was a 47 percentage point difference in agreement between on-post and off-post residents, with nearly half of the difference taken up by the neutral category. Since analysis by date of arrival of the off-post responses indicated there was no difference in attitude toward assignment services over time, the satisfaction difference when comparing the two samples again appears to be related to population differences. Attitude differences regarding the fairness of housing assignments would be expected between the two samples. The 1985 respondents all lived in military housing (i.e., had successfully been assigned a military unit). In contrast, a good proportion of the 1986 survey respondents (29%) were effectively forced into civilian housing due to military housing shortages and long waits.

Figure 41a. Response comparisons on housing office service items, 1985 and 1986 surveys (neutral responses not shown)

1. The housing office shows concern for families.

Military housing - 1985 Q6  
Civilian housing - 1986 Q88

2. The housing office responds to family needs.

Military housing - 1985 Q7  
Civilian housing - 1986 Q90

3. Housing office personnel are usually informative.

Military housing - 1985 Q8  
Civilian housing - 1986 Q93

4. Military family housing is assigned fairly.

Military housing - 1985 Q9  
Civilian housing - 1986 Q95

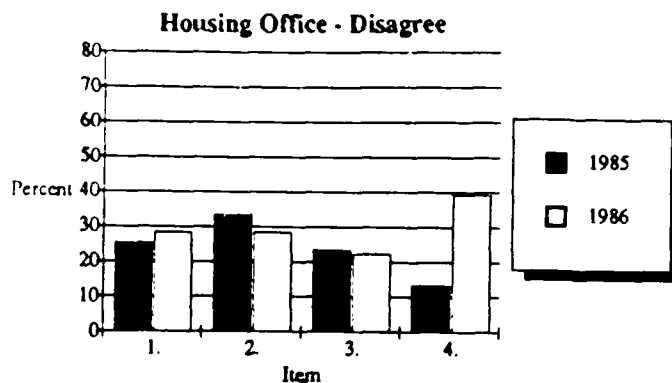
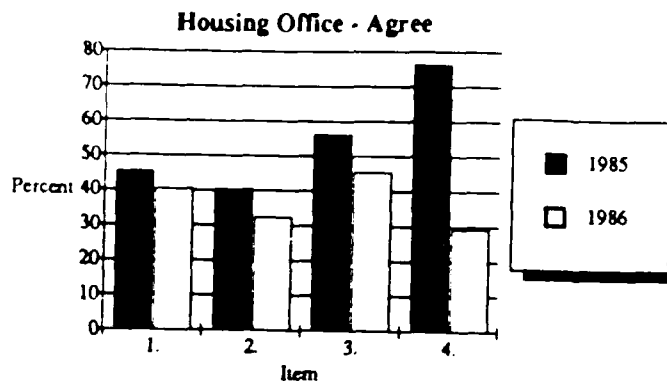


Figure 41b. Response comparisons on housing office service items, 1985 and 1986 surveys (neutral responses not shown)

5. Service is adequate, even during peak periods.

Military housing - 1985 Q14  
Civilian housing - 1986 Q96

6. Housing office appearance is satisfactory.

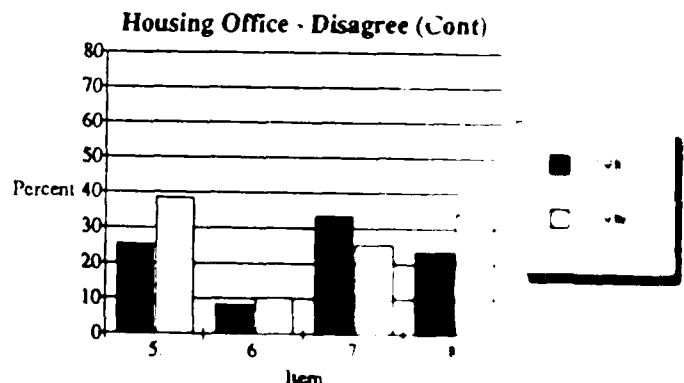
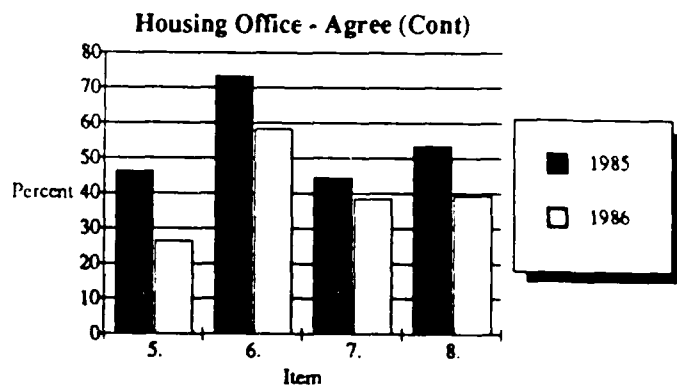
Military housing - 1985 Q15  
Civilian housing - 1986 Q97

7. Housing offices are operated efficiently.

Military housing - 1985 Q16  
Civilian housing - 1986 Q98

8. Processing through the housing office is quick.

Military housing - 1985 Q18  
Civilian housing - 1986 Q99



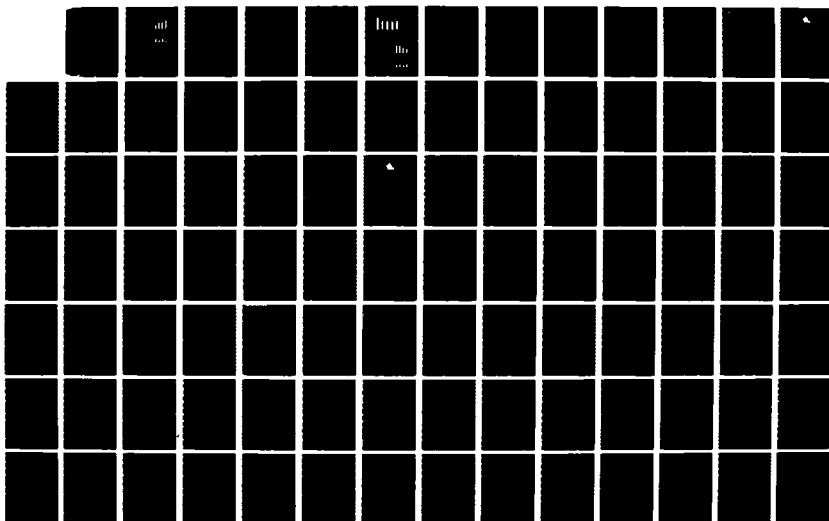
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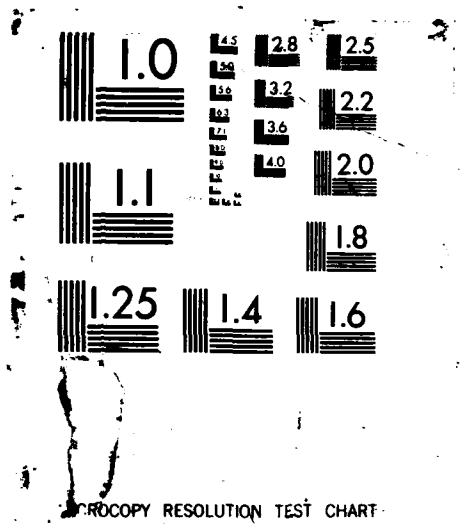
ATTITUDE SURVEY OF CIVILIAN HOUSING RESIDENTS HAWAII  
1986(U) NAVY PERSONNEL RESEARCH AND DEVELOPMENT CENTER  
SAN DIEGO CA J K LAWSON ET AL MAY 87 NPRODC-TN-87-25  
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XEROCOPY RESOLUTION TEST CHART



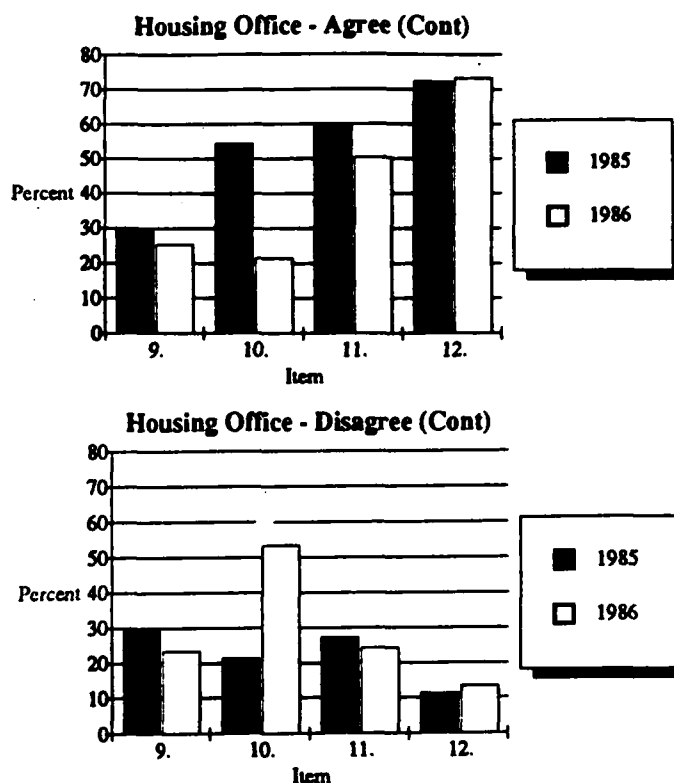
**Figure 41c. Response comparisons on housing office service items, 1985 and 1986 surveys (neutral responses not shown)**

**9. HRO inspects housing before placing them on referral lists.**  
Military housing - 1985 Q32  
Civilian housing - 1986 Q102

**10. The housing office provides information on home buying.**  
Military housing - 1985 Q33  
Civilian housing - 1986 Q103

**11. Accurate civilian housing lists were available upon arrival.**  
Military housing - 1985 Q31  
Civilian housing - 1986 Q100

**12. The time to get loaner furniture was not a problem.**  
Military housing - 1985 Q27  
Civilian housing - 1986 Q104



When housing office was the unit of analysis, the pattern was similar (see Table 14). Fewer items reached significance at this level, probably because splitting the sample by housing office naturally resulted in smaller numbers of responses being treated in each analysis. Those that were significant had higher satisfaction levels for post-consolidation.

### Overall Satisfaction

The overall satisfaction items (measured by housing preference, service member and spouse satisfaction, and perceived effects of living conditions) indicated consistently higher satisfaction with civilian housing than with military housing.

Interestingly, questions regarding overall satisfaction with the unit itself showed very little difference between the on-post and off-post housing residents. Both service member and spouse satisfaction levels with the housing unit were only a few percentage points higher in civilian housing. However, the difference was much greater regarding the effect of living conditions on job performance and career intention. Clearly, the attraction to civilian housing involves more than differences in the physical features of the housing unit itself.

The on-post data exhibited a pattern also seen in the off-post data with respect to housing satisfaction and preference for civilian or military housing (see Figures 42 and 43). The lower enlisted ranks appeared similar to the

**Table 14**

**Comparison of Responses to Housing Office Items  
(1985 and 1986 Surveys) by Housing Office**

	<b>Fort Shafter</b>	<b>Schofield</b>	<b>Barbers Point</b>	<b>Pearl Harbor</b>	<b>Hickam</b>	<b>Kaneohe</b>
<b>Housing personnel show concern for families</b>						
<b>Military housing residents (1985)</b>						
% Disagree	23	30	29	22	30	29
% Agree	52	41	43	49	39	45
<b>Civilian housing residents (1986)</b>						
% Disagree	36	39	29	24	26	32
% Agree	44	32	43	44	39	37
<b>Housing personnel are responsive to family needs</b>						
<b>Military housing residents (1985)</b>						
% Disagree	29	38	36	30	42	35
% Agree	50	41	42	49	34	47
<b>Civilian housing residents (1986)</b>						
% Disagree	41	38	34	27	26	28
% Agree	29	26	35	33	34	30
<b>Housing personnel are informative</b>						
<b>Military housing residents (1985)</b>						
% Disagree	23	23	25	20	31	25
% Agree	60	58	55	59	47	60
<b>Civilian housing residents (1986)</b>						
% Disagree	32	29	24	22	19	26
% Agree	42	37	52	48	50	43
<b>Military housing is assigned fairly</b>						
<b>Military housing residents (1985)</b>						
% Disagree	14	18	13	11	21	11
% Agree	78	74	78	81	70	80
<b>Civilian housing residents (1986)</b>						
% Disagree	42	41	43	40	43	37
% Agree	37	30	29	27	26	36
<b>Housing office service is good</b>						
<b>Military housing residents (1985)</b>						
% Disagree	23	28	27	22	37	24
% Agree	51	43	70	51	37	49
<b>Civilian housing residents (1986)</b>						
% Disagree	51	43	33	35	42	34
% Agree	29	26	28	27	26	26

Table 14 (Cont)

**Comparison of Responses to Housing Office Items  
(1985 and 1986 Surveys) by Housing Office**

	<b>Fort Shafter</b>	<b>Schofield</b>	<b>Point</b>	<b>Barbers Harbor</b>	<b>Pearl Hickam</b>	<b>Kaneohe</b>
<b>Housing office appearance is satisfactory</b>						
Military housing residents (1985)						
% Disagree	12	10	10	8	9	3
% Agree	69	70	73	75	72	89
Civilian housing residents (1986)						
% Disagree	24	22	21	5	10	3
% Agree	42	45	44	59	56	76
<b>The housing office is operated efficiently</b>						
Military housing residents (1985)						
% Disagree	31	36	37	28	48	29
% Agree	48	45	42	50	32	54
Civilian housing residents (1986)						
% Disagree	37	31	29	21	27	19
% Agree	33	37	37	43	38	45
<b>Processing through the housing office is quick</b>						
Military housing residents (1985)						
% Disagree	26	35	15	14	38	15
% Agree	53	45	61	60	41	60
Civilian housing residents (1986)						
% Disagree	48	40	33	28	39	28
% Agree	33	35	38	46	38	42
<b>The HRO inspects civilian housing</b>						
Military housing residents (1985)						
% Disagree	32	33	31	27	26	37
% Agree	30	29	21	33	28	33
Civilian housing residents (1986)						
% Disagree	20	30	25	23	18	34
% Agree	27	27	30	23	27	20
<b>The housing office offered information on buying</b>						
Military housing residents (1985)						
% Disagree	22	24	27	27	13	21
% Agree	53	51	44	49	66	63
Civilian housing residents (1986)						
% Disagree	59	57	57	59	50	53
% Agree	25	17	19	19	27	20

Table 14 (Cont)

**Comparison of Responses to Housing Office Items  
(1985 and 1986 Surveys) by Housing Office**

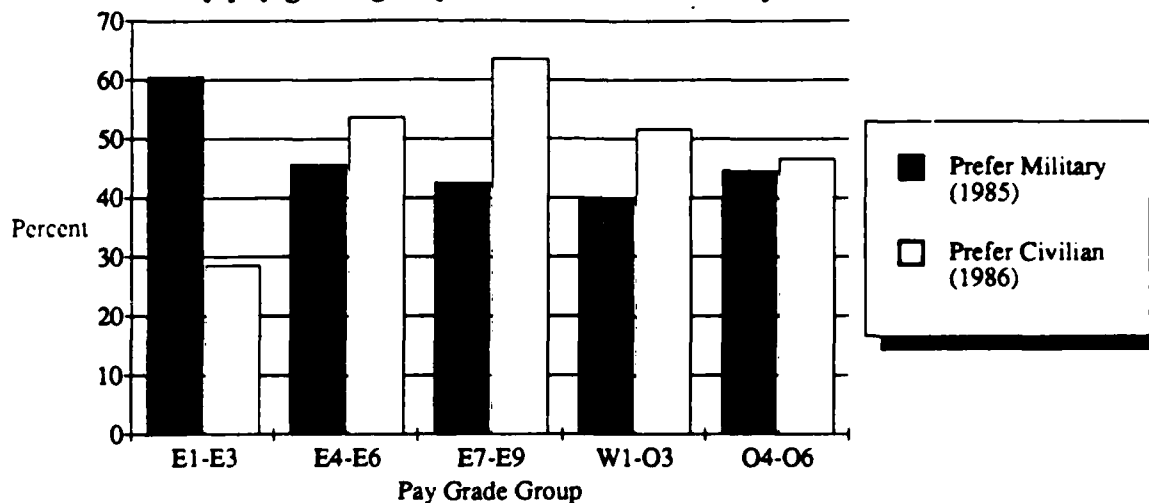
	Fort Shafter	Schofield	Point	Barbers Harbor	Pearl Hickam	Kaneohe
<b>The HRO keeps accurate civilian housing lists</b>						
Military housing residents (1985)						
% Disagree	28	29	31	35	18	23
% Agree	59	58	57	52	69	68
Civilian housing residents (1986)						
% Disagree	28	33	30	26	19	29
% Agree	47	43	52	50	58	53
<b>The time to get loaner furniture was not a problem</b>						
Military housing residents (1985)						
% Disagree	12	25	7	4	14	12
% Agree	76	66	79	78	66	68
Civilian housing residents (1986)						
% Disagree	20	25	15	15	10	13
% Agree	64	61	68	72	82	69

higher ranking officers. The off-post data showed preference for civilian housing to be quite low for E1s to E3s, increasing through upper enlisted and lower officer ranks, then decreasing again for O4s to O6s. The on-post data showed a reversal of this pattern of preference for military housing. That is, among military housing residents, preference for military housing is higher at the two extreme of the pay grade group. Again, this would seem to confirm that housing satisfaction involves far more than the quality of the housing unit itself.

Certainly, quality is an issue, particularly for the E1s to E3s. However, quality of housing alone cannot explain the pattern reversals for the O4 to O6 group.

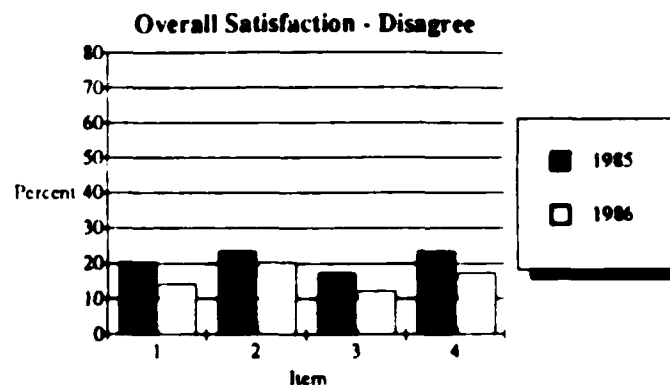
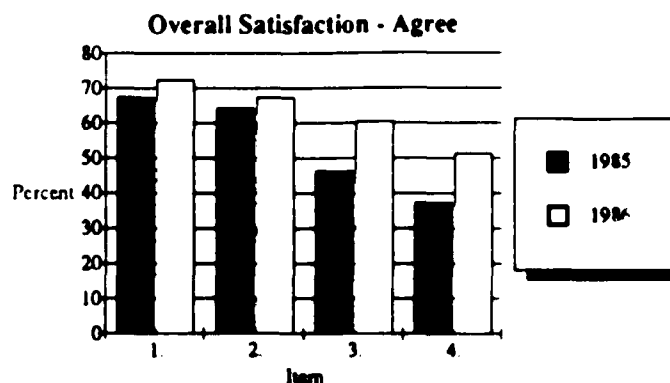
A more definitive explanation would go beyond the scope of the data collected. The data do suggest, however, that lack of adequate quarters, differences in perception of fairness in military housing assignment policies, and the desire to be away from the military atmosphere may contribute to the pattern seen.

**Figure 42. Response comparisons of housing preference by pay grade groups (1985 and 1986 surveys)**



**Figure 43. Response comparisons on housing satisfaction and perceived effects of living conditions, 1985 and 1986 surveys (neutral responses not shown)**

1. Overall, I am satisfied with our housing unit.  
Military housing - 1985 Q98  
Civilian housing - 1986 Q147
2. Overall, my spouse is satisfied with our housing unit.  
Military housing - 1985 Q99  
Civilian housing - 1986 Q148
3. My living conditions are having a positive effect on my job performance.  
Military housing - 1985 Q100  
Civilian housing - 1986 Q149
4. My living conditions are having a positive effect on my career intentions.  
Military housing - 1985 Q101  
Civilian housing - 1986 Q150



## DISCUSSION

Respondents to the housing survey generally showed a relatively high level of satisfaction with their civilian housing. This is reflected in the high percentage of service members who responded positively to the questions about housing satisfaction and reported positive effects on job performance. It is also apparent in the fact that the "no problem" category was chosen most often as the response to the question asking them to choose the most serious problem areas.

However, high satisfaction levels with the civilian residences should NOT be considered without looking at the reasons WHY people are living in civilian housing. Overall, over half (52%) reported their reasons for living off-post/base as quarters not available, waits too long, poor quality of military housing, ineligibility or inconvenient locations of the military housing offered. Written comments suggested that insufficient guidance and detailed information was received from the housing offices. This complaint was found at all pay grade levels, but it was particularly a problem for the lower enlisted who simply do not have the experience to ask the right questions. A related problem may be the time constraint placed by the TLA program, causing them to make hasty decisions in choosing a civilian residence. Many military members were simply forced into civilian housing, where eventually they signed leases or purchased homes. By assignment date, the longer they had lived in civilian housing, the less likely they were to have their name on a list for military housing.

An important dimension in this decision making process is choice. Within military family housing there is very little choice, no choice about neighbors and little choice of housing units or location. Living in civilian housing allows military families an opportunity to choose floor plan, neighborhood, commuting time, etc., insofar as their finances allow. If the choice has been made to purchase housing, there is a considerable investment, financial and emotional, in being satisfied with this decision. Patterns of dissatisfaction found most often reflected the demographics of the respondents, notably pay grade, spouse employment status,

and renter-owner differences. Not surprisingly, when service members reported having problems, the number one problem area was expenses. A full one third of the respondents reported living expenses or initial housing costs as the most serious problem encountered. Clearly, the personnel most affected are the lower ranking service members, E1 to E3 and E4 to E5, as well as those whose spouses are unable to find employment.

Profiles of the lower enlisted respondents reflect that nearly half of their monthly income is consumed in rent payments. Probably because median monthly rent for E1s to E3s was \$600, 63 percent of the subsample of lower enlisted personnel would be willing to accept government housing. However, they may not be requesting it because they believe they are "ineligible." Nearly two-thirds of the E1s to E3s reported that they live off-post/base because they are not eligible for military housing.

Because the criteria for choosing their civilian housing was price for the majority of the E1s to E3s, they were more often housed in high rise, high density apartment complexes near military installations. The residences for the lower enlisted very often lacked the room or the proper hookups to take advantage of the loaner appliance services. Further, E1s to E5s living in high density high rises experienced more car vandalism and theft than other respondents and they were more likely to report dissatisfaction with size and space, noise between units, and a general lack of privacy.

As pay grade increased, the proportion of monthly income consumed by the price of housing decreased. Although initial housing costs and living expenses continued to be the top two problem areas listed for all pay grade groups, the relative percentage of the pay grade choosing those categories decreased. Among higher ranking members, other problem areas were more salient, such as finding housing and the quality of the schools. Closely related to a difference in perception of problem areas by rank, is a difference in criteria for choosing housing. Whereas, the lower enlisted grades chose based upon price and price-related

dimensions such as convenience, officers tended to choose housing based upon quality. This led them to be more likely to live in high cost areas such as Waikiki and Hawaii Kai, areas not particularly convenient to their duty stations. In contrast to lower enlisted grades, the neighborhood composition of these areas consists of few other military families. When dissatisfied, these officers reported a general lack of maintenance and repairs by landlords and a dissatisfaction with the construction of their residences.

Examining overall satisfaction with and preference for civilian housing by pay grade group, a new trend was found in the present data that was found to apply to the 1985 survey as well. The predicted linear trend seen in past research has become curvilinear, with the change in direction occurring at pay grade group O4 to O6. As pay grade increased, satisfaction with and preference for civilian housing increased until the O4 to O6 group, where it begins a downward turn. Combining the quantitative data with the qualitative information received from the written comments suggests that higher ranking officers are dissatisfied based more upon expectation of housing value per dollar rather than actual housing characteristics, as found in the lower enlisted groups.

An unfortunate compounding of the economic problem for junior enlisted occurs when considering spouse employment status. Unemployed spouses were more often found in the E1 to E3 and O4 to O6 groups, with the largest proportion of spouses unable to find work among the lower enlisted group. This was found to have a significant effect on housing satisfaction. Those service members most dissatisfied with their residences had spouses who were unable to find work. On the other hand, the service members most satisfied had military spouses.

Written comments regarding spouse employment most often focused on the relative lack of jobs and the poor pay. In fact, one service member commented that child care costs exceeded the income from his spouse's job.

Also as pay grade increased, the proportion of home owners increased, with the median

pay grade being E9, compared with a median of E5 for renters. Profiles of the two categories showed several other differences as well. Despite the fact that the median monthly mortgage payment exceeded the median rent by \$400, and out-of-pocket expenses for home owners were \$500 compared to \$200 for renters, owners were consistently more satisfied with their residences. Partially a reflection of the investment aspects of buying a home, this satisfaction level also reflects other considerations. First of all, home-owners were less likely to be experiencing their first tour in Hawaii. The expectation level, therefore, would be reduced to a more realistic level. Also, as mentioned earlier, the element of choice has a profound effect upon housing satisfaction, especially with regard to owning. These people made a selection based on family lifestyle. Having purchased a home, they also "bought into" being satisfied with their selection or suffer feelings of dissonance at being dissatisfied with a decision they had made.

Not all aspects of home ownership in Hawaii were positive, however. Most home owners do not expect to be able to recover all or even most of their mortgage payments (and fees) if they rent their residences when they PCS. Of those service members planning to sell, nearly three-quarters expect to have minor or major problems finding a buyer.

For these and other reasons, the proportion of home owners to renters showed a decline over time (i.e., by date of assignment to Hawaii). Less generous allowances under VHA, escalating purchase prices for homes, the inability to qualify for home loans, and anticipated difficulties marketing the property prior to departure have probably all contributed to this decline.

Hawaii appears to be a particularly difficult place for military families to live in the civilian economy because of the shortage of housing and the high cost of living. The impact of this situation is felt most strongly by the lower grade enlisted personnel, but it affects nearly everyone, regardless of rank. Lower grade enlisted strongly feel the need to be housed in military family housing, and this need is generally supported by senior grade service members.

The bottom line seems to be that, short of providing additional military housing and/or assigning the junior ranking service members to military family housing on a priority basis, a program is needed that incorporates a more proactive approach on the part of the housing offices for all new assignees to Hawaii. Specifically, service members and their families need information and guidance, preferably in advance of their arrival, in order to avoid the pitfalls and inflated expectations many respondents reported. They need to know the rules and regulations for being on TLA, with an emphasis on finding suitable housing and reasonable

time in which to find it. Further, after arrival, the service member needs to have greater assistance finding housing, possibly to include transportation, multiple-listing services, an explanation of neighborhood types and composition, and what is reasonable to expect in terms of value for housing dollars. Also after arrival, military families would be assisted by more information on specific services offered by the housing office to them as residents of civilian housing, including the loaner appliance program, and by support for spouses seeking employment.



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**APPENDIX A**

**SURVEY QUESTIONNAIRES**



DEPARTMENT OF THE ARMY  
HEADQUARTERS UNITED STATES ARMY SUPPORT COMMAND, HAWAII  
OAHU CONSOLIDATED FAMILY HOUSING OFFICE  
FORT SHAFTER, HAWAII 96858-5000

REPLY TO  
ATTENTION OF

APZV-OH


19 FEB 1986

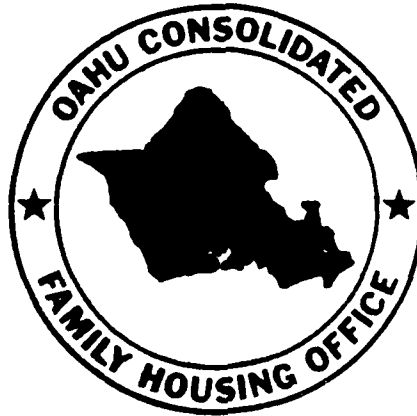
MEMORANDUM FOR MILITARY PERSONNEL LIVING IN THE CIVILIAN COMMUNITY IN  
HAWAII

SUBJECT: Civilian Housing Residents Survey

1. All military family housing on Oahu was combined under the Army in October 1983. As managing agent, Oahu Consolidated Family Housing Office (OCFHO), provides certain services for military members living in civilian housing.
2. OCFHO needs input on conditions in the civilian community to give better service. We asked the Navy Personnel Research and Development Center (NPRDC) to do a survey to get this information. You have been chosen to take part.
3. IT IS VERY IMPORTANT THAT YOU COMPLETE THIS QUESTIONNAIRE. Your answers will be used to rate current conditions and plan for future needs.
4. When you have finished, put the answer sheet and your written comments in the enclosed envelope. You may return your answers to the person giving the survey or mail them to NPRDC. Do not put your name on the answer sheet.
5. Thank you for your help.

Enclosure

  
BENJAMIN R. SCHLAPAK  
COL, EN  
Director, Oahu Consolidated Family  
Housing Office



**OCFHO**  
**Oahu Consolidated Family Housing Office**

**CIVILIAN HOUSING  
RESIDENTS SURVEY**

**April 1986**

**PRIVACY ACT STATEMENT**

Public Law 93-579, called the Privacy Act of 1974, requires that you be informed of the purposes and uses to be made of the information collected. The Oahu Consolidated Family Housing Office (OCFHO) may collect the information requested in the Civilian Housing Residents Survey under the authority of 5 United States Code 301.

The information collected in the questionnaire will be used by OCFHO to evaluate existing and proposed services and support to military members living in the civilian community in Hawaii.

Providing information in this form is voluntary. Failure to respond to any particular questions will not result in any penalty to the respondent except the possible lack of representation of your views in the final results and outcomes.

## INSTRUCTIONS

---

1. Please tear the answer form out of the questionnaire.
2. Read each question and all answers carefully before choosing your answer.
3. PRINT the number of the answer that BEST applies to you in the space on the answer form. **All answers must be on the answer form.** For example:

Questionnaire item 43. About how much was the SECURITY DEPOSIT  
on your present residence?

Answer form item 43. \_\_\_\_\_

4. Some items have answers with only one digit numbers (e.g., choices 0 to 9). Others have many more choices (e.g., 00 to 13). If your answer is 8 (for example) on one of the items with more than 9 choices, be sure to enter **08** on your answer form - like this:

Questionnaire item 43. About how much was the SECURITY DEPOSIT  
on your present residence?

Answer form item 43.   08  

5. Put the answer form and your comments in the envelope provided. Hand it to the person giving the questionnaire or mail it to NPRDC. You may throw the questionnaire away.
- 

Developed by:

**Oahu Consolidated Family Housing Office**  
Fort Shafter, Hawaii 96858-5000

and

**Manpower and Personnel Laboratory**  
**Navy Personnel Research and Development Center**  
San Diego, California 92152-6800



### **PART 3 - WRITTEN COMMENTS**

Please make comments here on any topic you would like. Attach more sheets, if needed. Return ONLY this form and your written comments.

**THANK YOU FOR YOUR PARTICIPATION.**

**4/86**

**OCFHO**  
Oahu Consolidated Family Housing Office  
**ATTITUDE SURVEY OF CIVILIAN HOUSING RESIDENTS,**  
**HAWAII 1986**

Form A

**THIS QUESTIONNAIRE IS FOR PERSONNEL LIVING IN  
CIVILIAN HOUSING.**

If you live in MILITARY housing, DO NOT FILL OUT THE QUESTIONNAIRE Place a check here \_\_\_\_ and return the questionnaire blank.

Those who should answer the questionnaire may be accompanied or unaccompanied, renters or homeowners. So not all items will apply to everyone. Read each question and all possible answers carefully. Mark ALL your answers ON THE ANSWER FORM. There is space on the back for written comments.

**PART 1**

**BACKGROUND**

**1. In what Service are you serving?**

- |         |                 |
|---------|-----------------|
| 1. Army | 3. Air Force    |
| 2. Navy | 4. Marine Corps |

**2. What is your pay grade?**

- |         |         |         |
|---------|---------|---------|
| 01. E-1 | 07. E-7 | 14. O-1 |
| 02. E-2 | 08. E-8 | 15. O-2 |
| 03. E-3 | 09. E-9 | 16. O-3 |
| 04. E-4 | 10. W-1 | 17. O-4 |
| 05. E-5 | 11. W-2 | 18. O-5 |
| 06. E-6 | 12. W-3 | 19. O-6 |
|         | 13. W-4 | 20. O-7 |

**NOTE:**  
Be sure to use the right  
answer number, e.g.,

If you are an E-5,  
answer 05;

If you are an O-5,  
answer 18.

**3. Sex of service member.**

1. Male
2. Female

**4. Marital status.**

1. Married, no children
2. Married, with child(ren)
3. Single, divorced or widowed, no children
4. Single, divorced or widowed, with dependent child(ren)



**5. Are you accompanied by your spouse and children?**

- 0. Does not apply
- 1. Yes, all of them
- 2. Yes, some of them
- 3. No

**6. Are your spouse and children command sponsored?**

- 0. Does not apply
- 1. Yes, all of them
- 2. Yes, some of them
- 3. No

**7. How many family members (including your spouse) are living with you?**

- |          |                 |
|----------|-----------------|
| 0. None  | 5. Five         |
| 1. One   | 6. Six          |
| 2. Two   | 7. Seven        |
| 3. Three | 8. Eight        |
| 4. Four  | 9. Nine or more |

**8. Are you supporting one or more dependents who live in ANOTHER HOUSEHOLD (e.g., child or spousal support, parents)?**

- 0. Does not apply
- 1. Yes
- 2. No

**9. Spouse's employment status.**

- 0. Does not apply (e.g., no spouse)
- 1. Spouse in military service (dual career military)
- 2. Spouse NOT EMPLOYED, by choice
- 3. Spouse NOT EMPLOYED, can't find a suitable job
- 4. Spouse EMPLOYED part time (job satisfactory)
- 5. Spouse EMPLOYED part time (job NOT satisfactory)
- 6. Spouse EMPLOYED full time (job satisfactory)
- 7. Spouse EMPLOYED full time (job NOT satisfactory)

**10. TOTAL FAMILY INCOME last month (before taxes) including housing allowances?**

- |                  |                  |
|------------------|------------------|
| 1. Up to \$1000  | 6. \$3001-\$3500 |
| 2. \$1001-\$1500 | 7. \$3501-\$4000 |
| 3. \$1501-\$2000 | 8. \$4001-\$4500 |
| 4. \$2001-\$2500 | 9. Over \$4500   |
| 5. \$2501-\$3000 |                  |

11. Are you getting Rent Plus or VHA?

- 0. Does not apply or don't know
- 1. Rent Plus
- 2. VHA

12. At what rate do you draw your housing allowances?

- 0. Does not apply
- 1. At the WITH dependents rate
- 2. At the WITHOUT dependents rate

13. If you are UNACCOMPANIED, what BEST describes why?  
(Choose only one answer.)

- 00. Does not apply (e.g., I am accompanied)
- 01. Family members are not command sponsored
- 02. Unable to find suitable civilian housing for family
- 03. Unable to afford to bring family over
- 04. Family members were here, but returned early
- 05. Legally separated or divorced before assignment in Hawaii
- 06. Legally separated or divorced since assignment in Hawaii
- 07. Preferred an unaccompanied tour
- 08. Unable to afford suitable civilian housing for family
- 09. Waiting for an opening in military family housing
- 10. Career or job considerations of spouse
- 11. Family members settled in another location
- 12. Inadequate notice to settle affairs or make plans to travel together
- 13. Single
- 14. Other

14. Is this your first tour in Hawaii?

- 1. Yes
- 2. No

15. When did you begin THIS tour?

- 1. Before 1 Oct 1983
- 2. Between 1 Oct 1983 and 31 Dec 1984
- 3. Between 1 Jan 1984 and 30 June 1984
- 4. Between 1 July 1984 and 31 Dec 1984
- 5. Between 1 Jan 1985 and 30 June 1985
- 6. Between 1 July 1985 and 31 Dec 1985
- 7. Since 1 Jan 1986

16. Are you NOW on a waiting list for military family housing?

0. Does not apply (e.g., not eligible, unaccompanied)

1. Yes

2. No

17. How long have you been on a waiting list?

0. Does not apply

5. 7-8 months

1. Less than one month

6. 9-12 months

2. 1-2 months

7. 13-24 months

3. 3-4 months

8. 25 months or longer

4. 5-6 months

18. If you were offered a military family housing unit RIGHT NOW, would you take it?

0. Does not apply (e.g., not eligible, not on a list)

1. Yes, definitely

2. Yes, probably

3. No, cannot break my lease

4. No, do not want to live in military housing

#### CIVILIAN HOUSING AND EXPENSES

19. Do you rent or own your current residence?

1. Rent, residence unfurnished

2. Rent, furnished residence

3. Own

20. How many bedrooms do you have?

0. Studio (no separate bedroom)

1. One

2. Two

3. Three

4. Four

5. Five or more

21. What style is your residence?

1. Single family, detached

2. Duplex, triplex or fourplex

3. Townhouse or condominium


4. Apartment building (walk up)

5. Apartment building (elevator)

6. Other

22. Are you living in a security building (e.g., locked front door; security guard)?
0. Does not apply  
1. Yes  
2. No
23. Do you feel safe in your residence (e.g., from burglars or vandals)?
1. Yes  
2. No
24. Has your residence been broken into or vandalized since you've been living there?
1. Yes  
2. No
25. Has your car been stolen or vandalized in Hawaii?
1. Yes  
2. No
26. What area do you live in in Hawaii? (See map below for Oahu )
- |   |   |
|---|---|
| 01. Salt Lake, Moanalua   | 06. Waimea, Sunset Beach,               |
| 02. Nuuanu, Kalihi, Waikiki   | Haleiwa, Mokuleia                       |
| 03. Manoa, Kaimuki, Diamond Head, Waialae, Aiea Haina, Hawaii Kai, Kahala | 07. Wahiawa, Schofield Barracks         |
| 04. Waimanalo, Lanikai, Kailua, Kailua, Kaneohe                           | 08. Makaha, Waianae, Makakilo, Ewa      |
| 05. Kahala, Kaaawa, Hauula, Laie, Kahuku                                  | 09. Mililani, Pearl City, Waipahu, Aiea |
|   | 10. Big Island                          |

Questions 27 to 29: Which of the following were important when you were deciding where to live in Hawaii? (Choose from the answers below.)

- 
01. Price of housing/rental costs
  02. Quality of housing
  03. Size of residences
  04. Quality of schools
  05. Convenience to duty station
  06. Convenience to spouse's job or child(ren)'s school
  07. Appearance of residences and neighborhoods
  08. Security of neighborhood
  09. Getting away from congestion (e.g., crowds, traffic)
  10. Other

27. Most important
28. 2nd most important
29. 3rd most important

30. What best describes your neighborhood?

1. Mostly military families live in our neighborhood
2. Both military and local families live in our neighborhood
3. Few or no other military families live in our neighborhood

31. About how far do you live from your duty station?

- |                  |                  |
|------------------|------------------|
| 1. Under 5 miles | 4. 16-20 miles   |
| 2. 5-10 miles    | 5. 21-25 miles   |
| 3. 11-15 miles   | 6. Over 25 miles |

32. About how long does it take you to get to work?

1. Under 15 minutes
2. 15-30 minutes
3. 30-45 minutes
4. 45 minutes - 1 hour
5. Over 1 hour

33. Is getting from your residence to post or base facilities a problem for your family members?

0. Does not apply (e.g., unaccompanied)
1. Yes, a major problem
2. Yes, a minor problem
3. No, not a problem

34. How does your spouse usually get to work or to post or base facilities?

- 0. Does not apply (e.g., no spouse; unaccompanied)
- 1. Usually drives self
- 2. Usually rides with friends, neighbors or carpools
- 3. Usually takes the bus or a taxi
- 4. Usually rides with me

35. What's your main reason for living off-post/base?  
(Choose only one answer.)

- 01. Accompanied, but not eligible for military family housing
- 02. Unaccompanied, but no barracks available when I arrived
- 03. No military family housing available when I/we arrived
- 04. Too long a wait for military family housing
- 05. Buying as an investment/for the tax advantage/for retirement
- 06. To get away from noise (e.g., children, PT exercises)
- 07. To live in a more secure residence
- 08. For greater privacy
- 09. To get away from the military atmosphere during off-duty time
- 10. Location of military family housing is inconvenient
- 11. Poor quality of military family housing
- 12. Other

36. Are you sharing your residence with persons OTHER THAN family members?

- 1. Yes
- 2. No

37. If you are SHARING your residence, how many roommates do you have?

- 0. Does not apply (e.g., not sharing; live with family only)
- 1. One
- 2. Two
- 3. Three
- 4. Four
- 5. Five or more

38. About how much is your rent (or mortgage payment) each month? (Give TOTAL amount if sharing.)

- |                  |                  |
|------------------|------------------|
| 1. \$500 or less | 6. \$901-\$1000  |
| 2. \$501-\$600   | 7. \$1001-\$1100 |
| 3. \$601-\$700   | 8. \$1101-\$1200 |
| 4. \$701-\$800   | 9. Over \$1200   |
| 5. \$801-\$900   |                  |

Questions 39 to 42: About how much were the utility deposits for your present residence? (Use the answers below. Give the TOTAL amount if sharing.)

- |                    |                   |
|--------------------|-------------------|
| 00. Does not apply |                   |
| 01. None           | 06. \$101 - \$125 |
| 02. \$25 or less   | 07. \$126 - \$150 |
| 03. \$26 - \$50    | 08. \$151 - \$175 |
| 04. \$51 - \$75    | 09. \$176 - \$200 |
| 05. \$76 - \$100   | 10. Over \$200    |

39. Deposit for electricity  
40. Deposit for gas  
41. Deposit for telephone service  
42. Deposit for water

43. About how much was the SECURITY DEPOSIT on your present residence? (Give the TOTAL amount if sharing.)

- |  |                     |
|--|---------------------|
| 00. Does not apply (e.g., not renting) |                     |
| 01. None required                      |                     |
| 02. \$100 or less                      | 08. \$601 - \$700   |
| 03. \$101 - \$200                      | 09. \$701 - \$800   |
| 04. \$201 - \$300                      | 10. \$801 - \$900   |
| 05. \$301 - \$400                      | 11. \$901 - \$1000  |
| 06. \$401 - \$500                      | 12. \$1000 - \$1500 |
| 07. \$501 - \$600                      | 13. Over \$1500     |

44. About how much of your MONTHLY housing costs (e.g., rent, fees, utilities) are NOT covered by your housing and utility allowances (BAQ and Rent Plus or VHA)? (Give TOTAL amount if sharing.)

- |                                   |                |
|-----------------------------------|----------------|
| 0. None, no out-of-pocket expense |                |
| 1. Under \$100                    |                |
| 2. \$100-\$200                    | 6. \$501-\$600 |
| 3. \$201-\$300                    | 7. \$601-\$700 |
| 4. \$301-\$400                    | 8. \$701-\$800 |
| 5. \$401-\$500                    | 9. Over \$800  |

45. Could you still AFFORD civilian housing if your allowances (BAQ and Rent Plus or VHA) were taxed like income?

0. Don't know  
1. Yes, with NO changes to my/our life style  
2. Yes, but WITH changes to my/our life style (e.g., spouse going to work, sharing expenses, etc.)  
3. No

## FINDING HOUSING/USING THE HOUSING REFERRAL OFFICE

### 46. How did you find your present residence?

1. Through the Housing Referral Office (HRO)
2. Through a friend or co-worker
3. Through my sponsor
4. Through a realtor/agent
5. Through the newspaper
6. Other

### 47. Which BEST describes why you DIDN'T find your present residence through the HRO? (Choose only one answer.)

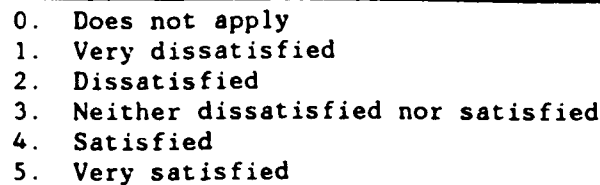
00. Does not apply (e.g., DID find it through the HRO)
01. Preferred to use a realtor/agent
02. Didn't feel the HRO would help
03. Didn't need HRO help (e.g., because of friends in the area, good sponsor support, etc.)
04. Housing listed with HRO more expensive than in the newspaper
05. Housing listed with HRO not suitable or poor quality
06. Undesirable locations of housing listed with HRO
07. HRO listings out of date
08. Did not know about HRO services
09. Planned to buy, not rent
10. Other

### 48. Through what HRO did you process?

0. None
1. Fort Shafter
2. Schofield
3. Barbers Point
4. Pearl Harbor
5. Hickam
6. Kaneohe
7. Other

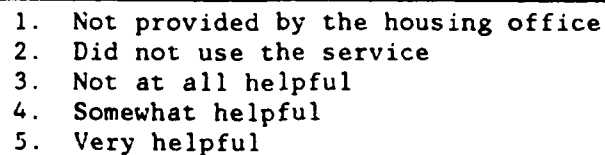


Questions 49 to 57: How satisfied were you with the civilian housing units on the HRO list? (Use the answers below.)

- 
- 0. Does not apply
  - 1. Very dissatisfied
  - 2. Dissatisfied
  - 3. Neither dissatisfied nor satisfied
  - 4. Satisfied
  - 5. Very satisfied

- 49. Number of housing units on the list
- 50. Accuracy of information about the details of the housing units
- 51. Size of the units on the list
- 52. Range of rental costs for the units
- 53. Distances of the units on the list to your duty station
- 54. Quality of the units (e.g., how well built)
- 55. Cleanliness of the units on the list
- 56. Outside appearance of the units on the list
- 57. Security in the neighborhoods of the units on the list

Questions 58 to 63: How helpful was your housing office with the following services? (Use the answers below.)

- 
- 1. Not provided by the housing office
  - 2. Did not use the service
  - 3. Not at all helpful
  - 4. Somewhat helpful
  - 5. Very helpful

- 58. Help with understanding the local housing market
- 59. Transportation to look at housing units
- 60. Dealing with the landlord
- 61. Lease review
- 62. Help with utility companies
- 63. Overall help finding housing
- 64. What form of transportation did you use MOST OFTEN when looking for a civilian residence?
  - 1. Own car
  - 2. Sponsor provided transportation
  - 3. Rented a car
  - 4. Used public transportation (e.g., buses or taxis)
  - 5. Realtor provided transportation
  - 6. Friend/family member provided transportation
  - 7. Other (none of the above)

65. How much of a problem was it looking for a place to live without having your own car?

- 0. Does not apply (e.g., had my own car)
- 1. Major problem
- 2. Minor problem
- 3. No problem

66. How long were you on TLA when you arrived in Hawaii for THIS tour?

- |                     |                       |
|---------------------|-----------------------|
| 0. Was not on TLA   | 5. 7-8 weeks          |
| 1. Less than 1 week | 6. 9-10 weeks         |
| 2. 1-2 weeks        | 7. 11-12 weeks        |
| 3. 3-4 weeks        | 8. 13 weeks or longer |
| 4. 5-6 weeks        |                       |

Questions 67 to 70: Did you have problems with any of the following when you were trying to buy a residence in Hawaii? (Use the answers below.)

- 0. Does not apply (e.g., did not try to buy)
  - 1. Yes
  - 2. No

- 67. Only able to qualify for VA or FHA loans
- 68. Not qualifying for any loan because of the high property values
- 69. Unable to buy because of VA/FHA loan limits
- 70. Difficulty qualifying because of low VA or FHA appraisals

71. What BEST describes why you are NOT buying a residence in Hawaii? (Choose only one answer.)

- 0. Does not apply (e.g., I am buying)
- 1. Do not want to because of the inflated prices
- 2. Already own a home elsewhere
- 3. Do not plan to stay or return to Hawaii
- 4. Don't want the responsibility of trying to sell it when I move
- 5. Can't afford to buy here
- 6. Poor quality of residences
- 7. Feel I can get more value for the money on the mainland
- 8. Only a short time remaining in Hawaii
- 9. Other

## FURNITURE AND APPLIANCES

72. Was 90 days use of loaner furniture (not appliances) while waiting for yours long enough?

- 0. Does not apply (e.g., didn't need; didn't use; not eligible)
- 1. Yes
- 2. No

73. Do you have the room and hookups for a full size washer and dryer?

- 1. Yes, room and hookups for both
- 2. Yes, but only for a washer
- 3. Yes, but only for a dryer
- 4. No, only for small, apartment size
- 5. No, neither for full or apartment size

74. I am using:

- 1. All or mostly my own appliances
- 2. All or mostly government appliances
- 3. All or mostly appliances that came with the residence

Questions 75 to 77: Are you using the following government appliances now? (Use the answers below.)

- 0. Not available at the housing office
  - 1. Yes
  - 2. No

75. Washer

76. Dryer


77. Refrigerator

78. Were you told when you moved into civilian housing that you could get government appliances for the length of your tour?

- 0. Does not apply (e.g., unaccompanied; not eligible)
- 1. Yes
- 2. No, program not available when I moved in
- 3. No

## GENERAL PROBLEMS

Questions 79 to 81: Have you (or your family members) had problems with any of the following since moving to Hawaii? (Choose from the list below.)

- 
- 00. No problem
  - 01. Vehicles (shipping, insurance, inspections, repair)
  - 02. Storing household goods
  - 03. Cultural differences
  - 04. Finding permanent housing
  - 05. Working conditions (service member)
  - 06. Transportation
  - 07. Initial housing costs (deposits, etc.)
  - 08. Living expenses (including utilities)
  - 09. Spouse employment opportunities
  - 10. Child care
  - 11. Schools, kindergarten and elementary
  - 12. Schools, junior and senior high
  - 13. Colleges and post-secondary education
  - 14. Recreation and entertainment
  - 15. Shopping
  - 16. Medical care
  - 17. Dental care
  - 18. Personal (or family) adjustment to Hawaii
  - 19. Security and safety
  - 20. Separation from the mainland
  - 21. Other

- 79. Most serious problem
- 80. 2nd most serious problem
- 81. 3rd most serious problem

HOMEOWNERS' CONCERNS → Renters skip to Question 88 on pg 15.

82. Will you try to sell your residence in Hawaii before you PCS?

- 1. Yes
- 2. No

83. Do you expect to have a problem selling before you move?

- 0. Does not apply (e.g., not selling)
- 1. Yes, a major problem
- 2. Yes, a minor problem
- 3. No

84. How will you SELL your residence AFTER you have moved?

- 0. Does not apply (e.g., not selling)
- 1. Don't know
- 2. Will turn it over to a friend or family member to sell
- 3. Will turn it over to an agent to sell
- 4. Other

85. How will you MANAGE your residence after you move if you do not sell?

- 1. Friends or family members will live in it
- 2. Friends or family members will rent it for me and manage it while I'm gone
- 3. It will be rented through an agent or the newspaper and a friend or relative will manage it
- 4. It will be rented through the HRO and a friend or relative will manage it
- 5. It will be turned over to a property management firm for rental and management
- 6. Other

86. Do you expect to have a problem finding a renter for your residence?


- 0. Does not apply (e.g., not planning to rent residence)
- 1. Yes
- 2. No

87. About what part of your mortgage payment (and association fees) do you expect to get in rent?

- 0. Does not apply (e.g., not planning to rent residence)
- 1. 100% of my monthly mortgage and fees
- 2. 76% - 99% of my monthly mortgage and fees
- 3. 51% - 75% of my monthly mortgage and fees
- 4. 25% - 50% of my monthly mortgage and fees
- 5. less than 25% of my monthly mortgage and fees

## PART 2

Show if you AGREE or DISAGREE with the following statements. (Use the answers below.)

- 
- 0. Does not apply or don't know
  - 1. Strongly disagree
  - 2. Disagree
  - 3. Neither disagree nor agree
  - 4. Agree
  - 5. Strongly agree

### THE HOUSING OFFICE

- 88. HRO and assignment people show concern for military families.
- 89. HRO people show concern for the unaccompanied.
- 90. Housing people respond to military family needs.
- 91. Housing people respond to needs of the unaccompanied.
- 92. Housing people are polite.
- 93. Housing people are informative.
- 94. Housing referral (HRO) and assignment people work together.
- 95. Assignment to military family housing is fair.
- 96. Housing office service is good even during peak periods.
- 97. The housing office looks good.
- 98. The housing office is efficient.
- 99. Processing through the housing office can be done quickly.
- 100. Housing lists at the HRO were current.
- 101. The HRO explained how to break a lease using the "military clause."
- 102. The HRO inspects civilian housing when questions of health or safety are involved.
- 103. The HRO offered information on buying civilian housing.

### LOANER FURNITURE AND APPLIANCES

- 104. The time it took to get loaner furniture was not a problem.
- 105. The time it took to get appliances was not a problem.
- 106. The loaner furniture was in good condition.
- 107. The appliances were in good condition.
- 108. I received enough loaner furniture to meet my needs.
- 109. I was thoroughly briefed on the loaner furniture and and appliance program at the housing office.

Please continue to use the answers below to show if you AGREE or DISAGREE with each statement.

0. Does not apply or don't know  
1. Strongly disagree  
2. Disagree  
3. Neither disagree nor agree  
4. Agree  
5. Strongly agree

#### TEMPORARY LODGING ALLOWANCE (TLA)

- 110. The TLA program has few, if any, problems.
- 111. TLA is extended when needed.
- 112. TLA relieves money problems.
- 113. The housing office keeps a good hotel list.
- 114. I had no problem with most TLA hotels being in Waikiki.
- 115. I received information on TLA before arriving in Hawaii.
- 116. I was thoroughly briefed on TLA at this housing office.
- 117. The TLA facility I lived in was satisfactory (lodging and meals).
- 118. The TLA program allowed me enough time to find a suitable place to live.

#### CIVILIAN HOUSING AND FACILITIES

- 119. The way the outside of my residence looks is satisfactory.
- 120. The way my neighborhood looks is satisfactory.
- 121. I have enough privacy in my residence.
- 122. There are enough parks and playgrounds in my neighborhood, with recreation areas for children of all ages.
- 123. My residence is large enough to meet my needs.
- 124. My bedrooms are large enough.
- 125. I have enough bathrooms.
- 126. I have enough parking spaces.
- 127. There is no problem with noise between housing units where I live.
- 128. My residence is convenient to work.
- 129. I have no problems with plumbing.
- 130. The kitchen appliances work well.
- 131. My residence is built well.
- 132. The floor plan in my residence is good.
- 133. Hot water is sufficient.
- 134. The residence was clean when I moved in.
- 135. There are enough sidewalks in my neighborhood.
- 136. I have enough community facilities (e.g., churches, stores, child care).
- 137. The kitchen or bathroom does not need remodeling.
- 138. Space in the kitchen cabinets is adequate.

Please continue to use the answers below to show if you AGREE or DISAGREE with each statement

- 0 Does not apply or don't know  
1 Strongly disagree  
2 Disagree  
3 Neither disagree nor agree  
4 Agree  
5 Strongly agree

**MAINTENANCE ON RESIDENCE**

Owners skip to Question 142

- 139 The landlord makes routine repairs promptly.  
140 The landlord makes emergency repairs promptly.  
141 The landlord does preventive maintenance on the residence/building.

**SAFETY AND SECURITY IN CIVILIAN RESIDENCE OR NEIGHBORHOOD**

- 142 It would be hard for burglars to break into my residence.  
143 The police respond quickly in my neighborhood.  
144 Security guards in my building/community are effective.

**GENERAL SATISFACTION WITH CIVILIAN RESIDENCE**

- 145 If military and civilian housing was the same, I would still prefer civilian housing.  
146 If I had a choice of any military housing in Hawaii, I would still prefer civilian housing.  
147 I am satisfied with my present residence.  
148 My spouse is satisfied with our present residence.  
149 My living conditions are having a positive effect on my job performance.  
150 My living conditions are having a positive effect on my military career intentions.

**PART 3 - WRITTEN COMMENTS**

If you would like to make comments on any topic, please USE THE BACK OF THE ANSWER FORM. Attach more sheets if needed.

Return only the answer form and written comments. You may dispose of the questionnaire.

**THANK YOU FOR YOUR PARTICIPATION.**





**OCFHO**  
**Oahu Consolidated Family Housing Office**

**CIVILIAN HOUSING  
RESIDENTS SURVEY**

**April 1986**

**PRIVACY ACT STATEMENT**

Public Law 93-579, called the Privacy Act of 1974, requires that you be informed of the purposes and uses to be made of the information collected. The Oahu Consolidated Family Housing Office (OCFHO) may collect the information requested in the Civilian Housing Residents Survey under the authority of 5 United States Code 301.

The information collected in the questionnaire will be used by OCFHO to evaluate existing and proposed services and support to military members living in the civilian community in Hawaii.

Providing information in this form is voluntary. Failure to respond to any particular questions will not result in any penalty to the respondent except the possible lack of representation of your views in the final results and outcomes.

## INSTRUCTIONS

---

1. Please separate the answer form from the rest of the questionnaire.
2. Read each question or statement and all possible answers carefully before choosing your answer.
3. Select the number of the answer that BEST applies to you or BEST expresses your opinion and PRINT it CLEARLY in the space provided for the item, as shown below. All answers must be on the answer form. For example:

Questionnaire item 43. About how much was the SECURITY DEPOSIT  
on your present residence?

Answer form item 43. \_\_\_\_\_

4. Please notice that some items have answers with only one digit numbers (e.g., the choices are 0 through 9). Others have many more choices (e.g., 00 through 13). If your answer is 8 (for example) on one of the items with more than 9 choices, be sure to enter **08** on your answer form - like this:

Questionnaire item 43. About how much was the SECURITY DEPOSIT  
on your present residence?

Answer form item 43.   08  

5. Return **only the answer form and your written comments in the envelope provided**. You may give it to the person administering the questionnaire or mail it directly to NPRDC. Please dispose of the questionnaire thoughtfully.
- 

Developed by:

Oahu Consolidated Family Housing Office  
Fort Shafter, Hawaii 96858-5000

and

Manpower and Personnel Laboratory  
Navy Personnel Research and Development Center  
San Diego, California 92152-6800

← Tear out here

## ANSWER FORM B

### OCFHO ATTITUDE SURVEY OF CIVILIAN HOUSING RESIDENTS, HAWAII 1986

Please be careful that the item numbers on the questionnaire match those on the answer form.

PART I					
Background		Civilian Housing and Expenses (Cont)	Furniture and Appliances	Civilian Housing Referral and Military Housing Assignment (Cont)	Civilian Housing and Facilities (Cont)
1	_____		72. _____		126. _____
2	_____	37. _____	73. _____		127. _____
3	_____	38. _____	74. _____	96. _____	128. _____
4	_____	39. _____	75. _____	97. _____	129. _____
5	_____	40. _____	76. _____	98. _____	130. _____
6	_____	41. _____	77. _____	99. _____	131. _____
7	_____	42. _____	78. _____	100. _____	132. _____
8	_____	43. _____		101. _____	133. _____
9	_____	44. _____	General Problems	102. _____	134. _____
10	_____	45. _____		103. _____	135. _____
11	_____				136. _____
12	_____	Finding Housing/Using the HRO	79. _____	Loaner Furniture and Appliances	137. _____
13	_____		80. _____		138. _____
14	_____		81. _____	104. _____	
15	_____			105. _____	Maintenance of Civilian Residence
16	_____	46. _____	Homeowners' Concerns	106. _____	
17	_____	47. _____		107. _____	139. _____
18	_____	48. _____		108. _____	140. _____
		49. _____	82. _____	109. _____	141. _____
		50. _____	83. _____	TLA	
Civilian Housing and Expenses		51. _____	84. _____	110. _____	Safety & Security in Civilian Residence or Neighborhood
		52. _____	85. _____	111. _____	
19	_____	53. _____	86. _____	112. _____	142. _____
20	_____	54. _____	87. _____	113. _____	143. _____
21	_____	55. _____		114. _____	144. _____
22	_____	56. _____		115. _____	
23	_____	57. _____	PART 2	116. _____	
24	_____	58. _____	Civilian Housing Referral and Military Housing Assignment	117. _____	
25	_____	59. _____		118. _____	
26	_____	60. _____		Civilian Housing and Facilities	General Satisfaction with Civilian Residence
27	_____	61. _____			
28	_____	62. _____	88. _____	119. _____	145. _____
29	_____	63. _____	89. _____	120. _____	146. _____
30	_____	64. _____	90. _____	121. _____	147. _____
31	_____	65. _____	91. _____	122. _____	148. _____
32	_____	66. _____	92. _____	123. _____	149. _____
33	_____	67. _____	93. _____	124. _____	150. _____
34	_____	68. _____	94. _____	125. _____	
35	_____	69. _____	95. _____		
36	_____	70. _____			
		71. _____			

(OVER)

### **PART 3 - WRITTEN COMMENTS**

Please make comments here on any topic you would like. Attach more sheets, if needed. Return ONLY this form and your written comments.

**THANK YOU FOR YOUR PARTICIPATION.**

**4/86**

OCFHO

Oahu Consolidated Family Housing Office

ATTITUDE SURVEY OF CIVILIAN HOUSING RESIDENTS,  
HAWAII 1986

Form B

THIS QUESTIONNAIRE IS FOR PERSONNEL LIVING IN  
CIVILIAN HOUSING.

If you live in military housing, DO NOT FILL OUT THE QUESTIONNAIRE. Place a check here \_\_\_\_\_ and return the questionnaire unanswered.

Those who **should** be answering the questionnaire may be **accompanied or unaccompanied, renters or homeowners**. Therefore, not all items will apply to everyone. Read each question and all possible answers carefully before you answer. Mark all your answers **ON THE ANSWER FORM PROVIDED**. There is space on the back for additional written comments.

PART 1

BACKGROUND

1. In what Service branch are you serving?

- |         |                 |
|---------|-----------------|
| 1. Army | 3. Air Force    |
| 2. Navy | 4. Marine Corps |

2. What is your pay grade?

- |         |         |          |
|---------|---------|----------|
| 01. E-1 | 07. E-7 | 14. O-1  |
| 02. E-2 | 08. E-8 | 15. O-2  |
| 03. E-3 | 09. E-9 | 16. O-3  |
| 04. E-4 | 10. W-1 | 17. O-4  |
| 05. E-5 | 11. W-2 | 18. O-5  |
| 06. E-6 | 12. W-3 | 19. O-6  |
|         | 13. W-4 | 20. O-7+ |

NOTE

Be sure to use the right answer number. e.g.,

If you are an E-5,  
answer **05**;

If you are an O-5,  
answer **18**.

3. Sex of service member

1. Male
2. Female

4. What is your marital status?

1. Married, no children
2. Married, with child(ren)
3. Single, divorced or widowed, no children
4. Single, divorced or widowed, with dependent child(ren)

5. Are you accompanied by your spouse and/or children?

- 0. Does not apply
- 1. Yes, all of them
- 2. Yes, some of them
- 3. No

6. Are your spouse and/or children command sponsored?

- 0. Does not apply
- 1. Yes, all of them
- 2. Yes, some of them
- 3. No

7. What is the total number of family members (including your spouse) presently living with you?

- |          |                 |
|----------|-----------------|
| 0. None  | 5. Five         |
| 1. One   | 6. Six          |
| 2. Two   | 7. Seven        |
| 3. Three | 8. Eight        |
| 4. Four  | 9. Nine or more |

8. Are you supporting one or more dependents who are living in ANOTHER HOUSEHOLD (e.g., child or spousal support, parents)?

- 0. Does not apply
- 1. Yes
- 2. No

9. Select the category that best describes your spouse's current employment status.

- 0. Does not apply (e.g., no spouse)
- 1. Spouse in military service (dual career military)
- 2. Spouse NOT EMPLOYED, by choice
- 3. Spouse NOT EMPLOYED, can't find a suitable job
- 4. Spouse EMPLOYED part time (job satisfactory)
- 5. Spouse EMPLOYED part time (job NOT satisfactory)
- 6. Spouse EMPLOYED full time (job satisfactory)
- 7. Spouse EMPLOYED full time (job NOT satisfactroy)

10. What was your TOTAL FAMILY INCOME before taxes and other deductions from all military and civilian sources during the last calendar month?

- |                  |                  |
|------------------|------------------|
| 1. Up to \$1000  | 6. \$3001-\$3500 |
| 2. \$1001-\$1500 | 7. \$3501-\$4000 |
| 3. \$1501-\$2000 | 8. \$4001-\$4500 |
| 4. \$2001-\$2500 | 9. Over \$4500   |
| 5. \$2501-\$3000 |                  |

11. Are you receiving Rent Plus or VHA?

- 0. Does not apply or don't know
- 1. Rent Plus
- 2. VHA

12. At what rate do you receive your housing allowances?

- 0. Does not apply
- 1. At the WITH dependents rate
- 2. At the WITHOUT dependents rate

13. If you are UNACCOMPANIED, which of the following BEST describes why? (Choose only one answer.)

- 00. Does not apply (e.g., I am accompanied)
- 01. Family members are not command sponsored
- 02. Unable to find suitable civilian housing for family
- 03. Unable to afford to bring family over
- 04. Family members were here, but returned early
- 05. Legally separated or divorced before assignment in Hawaii
- 06. Legally separated or divorced since assignment in Hawaii
- 07. Preferred an unaccompanied tour
- 08. Unable to afford suitable civilian housing for family
- 09. Waiting for an opening in military family housing
- 10. Career or job considerations of spouse
- 11. Family members settled in another location
- 12. Inadequate notice to settle affairs or make plans to travel together
- 13. Single
- 14. Other

14. Is this your first assignment in Hawaii?

- 1. Yes
- 2. No

15. When were you assigned for THIS tour in Hawaii?

- 1. Before 1 Oct 1983
- 2. Between 1 Oct 1983 and 31 Dec 1984
- 3. Between 1 Jan 1984 and 30 June 1984
- 4. Between 1 July 1984 and 31 Dec 1984
- 5. Between 1 Jan 1985 and 30 June 1985
- 6. Between 1 July 1985 and 31 Dec 1985
- 7. Since 1 Jan 1986

16. Are you presently on a waiting list for military family housing?

- 0. Does not apply (e.g., not eligible; unaccompanied)
- 1. Yes
- 2. No

17. How many months have you been on a waiting list?

- |                        |                        |
|------------------------|------------------------|
| 0. Does not apply      | 5. 7-8 months          |
| 1. Less than one month | 6. 9-12 months         |
| 2. 1-2 months          | 7. 13-24 months        |
| 3. 3-4 months          | 8. 25 months or longer |
| 4. 5-6 months          |                        |

18. If you were offered a military family housing unit RIGHT NOW, would you accept it?

- 0. Does not apply (e.g., not eligible, not on a list)
- 1. Yes, definitely
- 2. Yes, probably
- 3. No, cannot break my lease
- 4. No, do not want to live in military housing

#### CIVILIAN HOUSING AND EXPENSES

19. Do you rent or own your current civilian residence?

- 1. Rent, residence unfurnished
- 2. Rent, furnished residence
- 3. Own

20. How many bedrooms do you have in your current civilian residence?

- 0. Studio (no separate bedroom)
- 1. One bedroom
- 2. Two bedrooms
- 3. Three bedrooms
- 4. Four bedrooms
- 5. Five bedrooms or larger



21. In what style of civilian housing are you currently living?

1. Single family, detached
2. Duplex, triplex or fourplex
3. Townhouse or condominium
4. Apartment building (walk up)
5. Apartment building (elevator)
6. Other

22. Are you currently living in a security building (e.g., locked front door, security guard)?

0. Does not apply
1. Yes
2. No

23. Do you feel safe in your present civilian residence (e.g., from burglars or vandals)?

1. Yes
2. No

24. Has your present civilian residence been burglarized or vandalized since you've been living there?

1. Yes
2. No

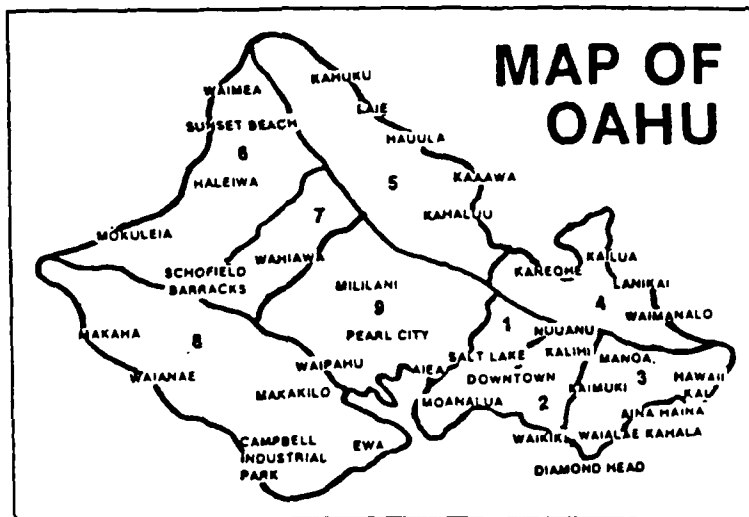
25. Has your car been stolen or vandalized in Hawaii?

1. Yes
2. No

26. What area do you live in in Hawaii?

(See map below for Oahu.)

- |                                |                                |
|--------------------------------|--------------------------------|
| 1. Salt Lake, Moanalua         | 6. Waimea, Sunset Beach,       |
| 2. Nuuanu, Kalihi, Waikiki     | Haleiwa, Mokuleia              |
| 3. Manoa, Kaimuki, Diamond     | 7. Wahiawa, Schofield Barracks |
| Head, Waialae, Aina Haina,     | 8. Makaha, Waianae, Makakilo,  |
| Hawaii Kai, Kahala             | Ewa                            |
| 4. Waimanalo, Lanikai, Kailua, | 9. Mililani, Pearl City,       |
| Kailua, Kaneohe                | Waipahu, Aiea                  |
| 5. Kahaluu, Kaaawa, Hauula,    | 10. Big Island                 |
| Laie, Kahuku                   |                                |



Questions 27 to 29: Which of the following were important to you when you were deciding which civilian neighborhood to live in in Hawaii? (Choose from the answers below.)

01. Price of housing/rental costs
02. Quality of housing
03. Size of residences
04. Quality of schools
05. Convenience to duty station
06. Convenience to spouse's job or child(ren)'s school
07. Appearance of residences and neighborhoods
08. Security of neighborhood
09. Getting away from congestion (e.g., crowds, traffic)
10. Other

27. Most important
28. 2nd most important
29. 3rd most important

30. Which statement best describes the neighborhood where you are presently living?

1. Mostly military families in our neighborhood
2. Both military and local families in our neighborhood
3. Few or no other military families in our neighborhood

31. Approximately how many miles (to the nearest mile) is your residence located from your duty station?

- |                  |                  |
|------------------|------------------|
| 1. Under 5 miles | 4. 16-20 miles   |
| 2. 5-10 miles    | 5. 21-25 miles   |
| 3. 11-15 miles   | 6. Over 25 miles |

32. Approximately how many minutes does it normally take you to commute from your residence to work?

1. Under 15 minutes
2. 15-30 minutes
3. 30-45 minutes
4. 45 minutes - 1 hour
5. Over 1 hour

33. Is transportation from your residence to post or base facilities a problem for your family members?

0. Does not apply (e.g., unaccompanied)
1. Yes, a major problem
2. Yes, a minor problem
3. No, not a problem

34. Which best shows your spouse's usual transportation arrangements (e.g., to shop, to work, etc.)?

0. Does not apply (e.g., no spouse; unaccompanied)
1. Usually drives self
2. Usually rides with friends, neighbors or carpools
3. Usually takes the bus or a taxi
4. Usually rides with me

35. What is your main reason for living off-post/base?  
(Choose only one answer.)

- 01. Accompanied, but not eligible for military family housing
- 02. Unaccompanied, but no barracks available when I arrived
- 03. No military family housing available when I/we arrived
- 04. Too long a wait for military family housing
- 05. Buying as an investment/for the tax advantage/for retirement
- 06. To get away from noise (e.g., children, PT exercises)
- 07. To live in a more secure residence
- 08. For greater privacy
- 09. To get away from the military atmosphere during off-duty time
- 10. Location of military family housing is inconvenient
- 11. Poor quality of military family housing
- 12. Other

36. Are you sharing your present civilian residence with persons OTHER THAN family members?

- 1. Yes
- 2. No

37. If you are SHARING your present residence, how many roommates do you have?

- 0. Does not apply (e.g., not sharing; live with family only)
- 1. One
- 2. Two
- 3. Three
- 4. Four
- 5. Five or more

38. About how much is your rent (or mortgage payment) each month? (Give TOTAL amount if sharing.)

- |                  |                  |
|------------------|------------------|
| 1. \$500 or less | 6. \$901-\$1000  |
| 2. \$501-\$600   | 7. \$1001-\$1100 |
| 3. \$601-\$700   | 8. \$1101-\$1200 |
| 4. \$701-\$800   | 9. Over \$1200   |
| 5. \$801-\$900   |                  |

Questions 39 to 42: About how much were the utility deposits for your present civilian residence? Use the answers below (Give the TOTAL amount if sharing.)

00. Does not apply	06. \$101 - \$125
01. None	07. \$126 - \$150
02. \$25 or less	08. \$151 - \$175
03. \$26 - \$50	09. \$176 - \$200
04. \$51 - \$75	10. Over \$200
05. \$76 - \$100	

39. Deposit for electricity  
 40. Deposit for gas  
 41. Deposit for telephone service  
 42. Deposit for water

43. About how much was the SECURITY DEPOSIT on your present civilian residence? (Give the TOTAL amount if sharing.)

- |  |                     |
|--|---------------------|
| 00. Does not apply (e.g., not renting) |                     |
| 01. None required                      |                     |
| 02. \$100 or less                      | 08. \$601 - \$700   |
| 03. \$101 - \$200                      | 09. \$701 - \$800   |
| 04. \$201 - \$300                      | 10. \$801 - \$900   |
| 05. \$301 - \$400                      | 11. \$901 - \$1000  |
| 06. \$401 - \$500                      | 12. \$1000 - \$1500 |
| 07. \$501 - \$600                      | 13. Over \$1500     |

44. About how much of your MONTHLY housing costs (e.g., rent, association fees, utilities) are NOT covered by your housing (BAQ and Rent Plus or VHA) and utility allowances? (Give TOTAL amount if sharing.)

- |                                   |                |
|-----------------------------------|----------------|
| 0. None, no out-of-pocket expense |                |
| 1. Under \$100                    |                |
| 2. \$100-\$200                    | 6. \$501-\$600 |
| 3. \$201-\$300                    | 7. \$601-\$700 |
| 4. \$301-\$400                    | 8. \$701-\$800 |
| 5. \$401-\$500                    | 9. Over \$800  |

45. Could you still AFFORD civilian housing if your allowances (BAQ and Rent Plus or VHA) were taxed like income?

0. Don't know  
 1. Yes, with NO changes to my/our life style  
 2. Yes, but WITH changes to my/our life style (e.g., spouse going to work, sharing expenses, etc.)  
 3. No

## FINDING HOUSING/USING THE HOUSING REFERRAL OFFICE

46. How did you find your present rental unit (or the home you are purchasing) in Hawaii?

1. Through the Housing Referral Office (HRO)
2. Through a friend or co-worker
3. Through my sponsor
4. Through a realtor/agent
5. Through the newspaper
6. Other

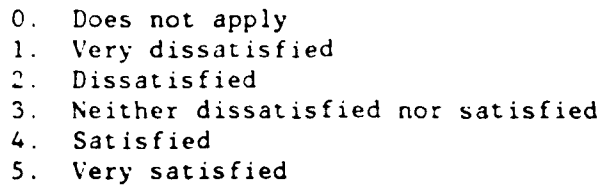
47. If you did not use the housing referral office (HRO) to obtain your current housing, which of the following best describes why?

00. Does not apply (i.e., DID find it through the HRO)
01. Preferred to use a realtor/agent
02. Didn't feel the HRO would help
03. Didn't need HRO help (e.g., because of friends in the area, good sponsor support, etc.)
04. Housing listed with HRO more expensive than in the newspaper
05. Housing listed with HRO not suitable or poor quality
06. Undesirable locations of housing listed with HRO
07. HRO listings out of date
08. Did not know about HRO services
09. Planned to buy, not rent
10. Other

48. Through which housing office did you process?

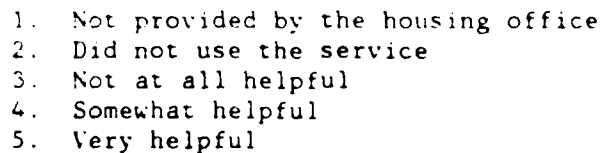
0. None
1. Fort Shafter
2. Schofield
3. Barbers Point
4. Pearl Harbor
5. Hickam
6. Kaneohe
7. Other

Questions 49 to 57: Indicate how satisfied you were with the civilian housing units on the HRO list? (Use the answers below.)

- 
- 0. Does not apply
  - 1. Very dissatisfied
  - 2. Dissatisfied
  - 3. Neither dissatisfied nor satisfied
  - 4. Satisfied
  - 5. Very satisfied

- 49. Number of housing units on the list
- 50. Accuracy of information about the details of the housing units
- 51. Size of the units on the list
- 52. Range of rental costs for the units on the list
- 53. Distances of the units on the list to your duty station
- 54. Quality of the units (e.g., how well built)
- 55. Cleanliness of the units on the list
- 56. Outside appearance of the units on the list
- 57. Security in the neighborhoods of the units on the list

Questions 58 to 63: Indicate how helpful your housing office was in providing the following services? (Use the answers below.)

- 
- 1. Not provided by the housing office
  - 2. Did not use the service
  - 3. Not at all helpful
  - 4. Somewhat helpful
  - 5. Very helpful

- 58. Help with understanding the local housing market
- 59. Transportation to look at housing units
- 60. Dealing with the landlord
- 61. Lease review
- 62. Help with utility companies
- 63. Overall help finding housing
- 64. When you were looking for civilian housing, which form of transportation did you use most often?
  - 1. Own car
  - 2. Sponsor provided transportation
  - 3. Rented a car
  - 4. Used public transportation (e.g., buses or taxis)
  - 5. Realtor provided transportation
  - 6. Friend/family member provided transportation
  - 7. Other (none of the above)

65. How much of a problem was it for you looking for civilian housing without having your own car to use?

- 0. Does not apply (e.g., had my own car)
- 1. Major problem
- 2. Minor problem
- 3. No problem

66. For how many days did you receive a Temporary Lodging Allowance (TLA) when you arrived in Hawaii?

- |                     |                       |
|---------------------|-----------------------|
| 0. Was not on TLA   | 5. 7-8 weeks          |
| 1. Less than 1 week | 6. 9-10 weeks         |
| 2. 1-2 weeks        | 7. 11-12 weeks        |
| 3. 3-4 weeks        | 8. 13 weeks or longer |
| 4. 5-6 weeks        |                       |

Questions 67 to 70: Did you have problems with any of the following when you were trying to buy a civilian residence in Hawaii? (Use the answers below.)

- 0. Does not apply (e.g., did not try to buy)
  - 1. Yes
  - 2. No

67. Only able to qualify for VA or FHA loans
68. Not qualifying for any loan because of the high property values
69. Unable to buy because of limits on VA/FHA loan amounts
70. Difficulty qualifying because of low VA or FHA appraisals

71. What BEST describes why you are NOT buying a residence in Hawaii? (Choose only one answer.)

- 0. Does not apply (e.g., I am buying)
- 1. Do not want to because of the inflated prices
- 2. Already own a home elsewhere
- 3. Do not plan to stay or return to Hawaii
- 4. Don't want the responsibility of trying to sell it when I move
- 5. Can't afford to buy here
- 6. Poor quality of residences
- 7. Feel I can get more value for the money on the mainland
- 8. Only a short time remaining in Hawaii
- 9. Other



## FURNITURE AND APPLIANCES

72. Did you think 90 days use of loaner furniture (not appliances) while waiting for your own was long enough?
- 0. Does not apply (e.g., didn't need; didn't use; not eligible)
  - 1. Yes
  - 2. No
73. Do you have enough space and the proper hookups in your civilian residence to accommodate a full size washer and dryer?
- 1. Yes, room and hookups for both
  - 2. Yes, but only for a washer
  - 3. Yes, but only for a dryer
  - 4. No, only for small, apartment size
  - 5. No, neither for full or apartment size
74. Which of the following best describes the appliances (not the furniture) that you are currently using?
- 1. Using all or mostly my own appliances
  - 2. Using all or mostly government appliances
  - 3. Using all or mostly appliances that came with the residence

Questions 75 to 77: Are you using any of the following government appliances in your civilian housing? (Use the answers below.)


0. Not available from the housing office
1. Yes
2. No

75. Washer
76. Dryer
77. Refrigerator

78. Were you told when you moved into your present civilian residence that you could get government appliances for the length of your tour?
- 0. Does not apply (e.g., unaccompanied; not eligible)
  - 1. Yes
  - 2. No, program not available when I moved in
  - 3. No

## GENERAL PROBLEMS

Questions 79 to 81: Have you (or your family members) had problems with any of the following since moving to Hawaii? (Choose from the list below.)

- 
- 00. No problem
  - 01. Vehicles (shipping, insurance, inspections, repair)
  - 02. Storing household goods
  - 03. Cultural differences
  - 04. Finding permanent housing
  - 05. Working conditions (service member)
  - 06. Transportation
  - 07. Initial housing costs (deposits, etc.)
  - 08. Living expenses (including utilities)
  - 09. Spouse employment opportunities
  - 10. Child care
  - 11. Schools, kindergarten and elementary
  - 12. Schools, junior and senior high
  - 13. Colleges and post-secondary education
  - 14. Recreation and entertainment
  - 15. Shopping
  - 16. Medical care
  - 17. Dental care
  - 18. Personnel (or family) adjustment to Hawaii
  - 19. Security and safety
  - 20. Separation from the mainland
  - 21. Other

- 79. Most serious problem
- 80. 2nd most serious problem
- 81. 3rd most serious problem

## HOMEOWNERS' CONCERNS →

Renters skip to Question 88 on page 16.

- 82. Are you planning to try to sell your civilian residence in Hawaii before your next PCS move?
  - 1. Yes
  - 2. No
- 83. Do you expect to have a problem selling your civilian residence in Hawaii before your next PCS move?
  - 0. Does not apply (e.g., not selling)
  - 1. Yes, a major problem
  - 2. Yes, a minor problem
  - 3. No

84. If you are unable to sell your residence BEFORE you move, how will you handle the sale AFTER you have moved?

- 0. Does not apply (e.g., not selling)
- 1. Don't know
- 2. Will turn it over to a friend or family member to sell
- 3. Will turn it over to an agent to sell
- 4. Other

85. If you decide NOT TO SELL your residence when you PCS, how will it be MANAGED after you have moved?

- 0. Does not apply
- 1. Friends or family members will live in it
- 2. Friends or family members will rent it for me and manage it while I'm gone
- 3. It will be rented through an agent or the newspaper and a friend or relative will manage it
- 4. It will be rented through the HRO and a friend or relative will manage it
- 5. It will be turned over to a property management firm for rental and management
- 6. Other

86. Do you expect to have a problem finding someone to rent your residence after you have PCS'd?


- 0. Does not apply
- 1. Yes
- 2. No

87. About what part of your mortgage payment (and association fees) do you expect to be able to get in rent?

- 0. Does not apply (e.g., not planning to rent residence)
- 1. 100% of my monthly mortgage and fees
- 2. 76% - 99% of my monthly mortgage and fees
- 3. 51% - 75% of my monthly mortgage and fees
- 4. 25% - 50% of my monthly mortgage and fees
- 5. less than 25% of my monthly mortgage and fees

## PART 2

For the remaining series of items, we are interested in your opinions and experiences. Use the answers below to indicate whether you AGREE or DISAGREE with each statement, as it applies to your present civilian housing in Hawaii. Print the number of the answer that BEST expresses your opinion on the line by the corresponding item number.

- 
- |                                 |
|---------------------------------|
| 0. Does not apply or don't know |
| 1. Strongly disagree            |
| 2. Disagree                     |
| 3. Neither disagree nor agree   |
| 4. Agree                        |
| 5. Strongly agree               |


### THE HOUSING OFFICE

- 88. Housing office personnel (HRO and Assignment) show concern for military families.
- 89. Housing office personnel (HRO) show concern for the unaccompanied.
- 90. Housing office personnel are responsive to the needs of families living in civilian housing.
- 91. Housing office personnel are responsive to the needs of the unaccompanied living in civilian housing.
- 92. Housing office personnel are courteous.
- 93. Housing office personnel are informative.
- 94. Housing referral (HRO) and assignment personnel work together to help service personnel.
- 95. Military family housing is assigned fairly.
- 96. The service provided at the housing office is good even during peak periods.
- 97. The appearance of the housing office is satisfactory.
- 98. The housing office seems to be operated efficiently.
- 99. Processing through the housing office can be done quickly.
- 100. Civilian housing lists at the HRO were correct and up-to-date.
- 101. Information about using the "military clause" to break a lease was explained at the HRO.
- 102. The HRO inspects civilian housing when questions of health or safety are involved.
- 103. Information about buying civilian housing was offered by the housing office.

### LOANER FURNITURE AND APPLIANCES

- 104. The length of time it took me to get loaner furniture was not a problem.
- 105. The length of time it took me to get appliances was not a problem.

Please continue to use the answers below to show if you AGREE or DISAGREE with each statement.

- 
- 0. Does not apply or don't know
  - 1. Strongly disagree
  - 2. Disagree
  - 3. Neither disagree nor agree
  - 4. Agree
  - 5. Strongly agree

#### LOANER FURNITURE AND APPLIANCES (CONT)

- 106. The loaner furniture I used was in good condition.
- 107. The appliances I used were in good condition.
- 108. I received enough loaner furniture to meet my needs.
- 109. I was thoroughly briefed on the loaner furniture and appliance program at the housing office.

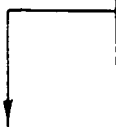
#### TEMPORARY LODGING ALLOWANCE (TLA)

- 110. The Temporary Lodging Allowance program has few, if any, problems.
- 111. Temporary Lodging Allowance is extended when needed.
- 112. The Temporary Lodging Allowance program relieves financial problems for military personnel.
- 113. The housing office maintains a good hotel list in Hawaii.
- 114. I had no problem with most of the TLA hotels being located in Waikiki.
- 115. I received information about TLA before arriving in Hawaii.
- 116. I was thoroughly briefed on TLA at this housing office.
- 117. The TLA facility I lived in was satisfactory (lodging and meals).
- 118. The TLA program allowed me adequate time to find suitable civilian housing.

#### CIVILIAN HOUSING AND FACILITIES

- 119. The exterior appearance of my civilian residence is satisfactory.
- 120. The appearance of my civilian neighborhood is satisfactory.
- 121. My civilian residence provides for adequate privacy.
- 122. Parks and playgrounds are adequate in my civilian neighborhood, with recreation areas for children of all ages.
- 123. My civilian residence is large enough to meet my needs.
- 124. The bedrooms in my civilian residence are large enough.
- 125. There are enough bathrooms in my civilian residence.
- 126. Parking spaces in my civilian housing community are adequate.
- 127. Noise between housing units is not a problem where I live.
- 128. My civilian residence is located conveniently close to my work.
- 129. I have no problems with plumbing in my civilian residence.

Please continue to use the answers below to show if you AGREE or DISAGREE with each statement.

- 
- 0. Does not apply or don't know
  - 1. Strongly disagree
  - 2. Disagree
  - 3. Neither disagree nor agree
  - 4. Agree
  - 5. Strongly agree

#### CIVILIAN HOUSING AND FACILITIES (CONT)

- 130. Operation of the kitchen appliances is satisfactory.
- 131. My civilian residence is well constructed.
- 132. The floor plan in my civilian residence is good.
- 133. My hot water supply is sufficient.
- 134. My civilian residence was clean when I moved into it.
- 135. Sidewalks are adequate in my civilian neighborhood.
- 136. I have enough civilian community facilities (e.g., churches, stores, child care).
- 137. The kitchen or bathroom does not need remodeling.
- 138. I have adequate kitchen cabinet space.

MAINTENANCE ON RESIDENCE → Owners skip to Question 142.

- 139. The landlord (or association/resident manager) is timely in response to my needs for routine repairs.
- 140. The landlord (or association/resident manager) is timely in response to my needs for *emergency repairs*.
- 141. The landlord (or association/resident manager) does preventive maintenance on the residence/building.

#### SAFETY AND SECURITY IN CIVILIAN RESIDENCE OR NEIGHBORHOOD

- 142. It would be hard for burglars to break into my civilian residence.
- 143. Police response time in my civilian neighborhood is adequate.
- 144. Security guards in my building/community are effective.

#### GENERAL SATISFACTION WITH CIVILIAN RESIDENCE

- 145. If military and civilian housing was comparable, I would still prefer civilian housing.
- 146. If I had a choice of any military housing in Hawaii, I would still prefer civilian housing.
- 147. Overall, I am satisfied with my present civilian residence.
- 148. Overall, my spouse is satisfied with our present civilian residence.
- 149. My present living conditions are having a positive effect on my job performance.
- 150. My present living conditions are having a positive effect on my military career intentions.

### PART 3 - WRITTEN COMMENTS

If you would like to make comments on any topic, please use the back of the answer form. Attach additional sheets if needed.

Return only the answer form and written comments. You may dispose of the questionnaire.

THANK YOU FOR YOUR PARTICIPATION.

**APPENDIX B**

**ADVANCE PUBLICITY FOR THE SURVEY**



APZV-OH

3 April 1986

MEMORANDUM FOR RECORD

SUBJECT: Press Coverage on Survey of Military Personnel Living in Civilian Community

Press releases (attachment 1) were distributed as follows:

Sun Press  
All Editions  
Kaneohe, HI  
POC: David Wade

Navy News  
Block Arena  
Naval Base  
Pearl Harbor, HI

Hawaii Marine  
Kaneohe Marine Corps Air Station  
Kaneohe, HI  
POC: Sgt. Hajar

Copy of press release provided to WESTCOM PAO ATTN: Stu Diamond and OCFHO PAO

Requests for Publication in Daily Bulletin (attachment 2) were distributed as follows:

WESTCOM Admin

Tripler Bulletin Clerk, Stop 601

Hickam Air Force Base, PAO, 15th Air Base Wing  
ATTN: DAPE

All requests were for publication during week of 7 April 1986.

2 Attmts

## MILITARY PERSONNEL IN CIVILIAN COMMUNITY TO BE SURVEYED

Over 45,000 active duty military are assigned in Hawaii. Approximately 18,000 of these live in the civilian community. The Oahu Consolidated Family Housing Office (OCFHO) is responsible for housing all married military personnel assigned for duty in Oahu. This responsibility includes referral to suitable housing in the civilian community, household furnishings and appliance support, counseling on equal opportunity in housing, and information on leases, insurance, schools and other community information.

During the week of April 14, 1986, OCFHO will survey military personnel living in the civilian community. The purpose of the survey is to collect information on housing conditions in the local community.

The questionnaire is designed to identify needs, problems and desires of military personnel living off post/base in Hawaii. Topics covered within the survey include housing expenses, furniture and appliance support, homeowners concerns such as selling homes at time of reassignment, housing office services, safety and security, and maintenance.

OCFHO Housing Director, Colonel Benjamin Schlapak, said it is very important for those selected to respond and give thoughtful, honest answers since their opinions will be used to rate current conditions and plan for future needs.

# DISPOSITION FORM

For use of this form, see AR 340-15, the proponent agency is TAGO.

REFERENCE OR OFFICE SYMBOL

APZV-OH

SUBJECT

Oahu Consolidated Family Housing Office (OCFHO) Survey of  
Military Personnel Living in the Civilian Community on Oahu

TO

TMAC

ATTN: Bulletin Clerk

FROM

Director, OCFHO

DATE

3 APR 1986

CMT 1

B Bates/ms/438-2660

Request publication of the following in the Daily Bulletin. Classification: Official.

OCFHO will conduct a survey of military personnel living in the civilian community on Oahu during the week of 14 April 1986. Participants have been randomly selected by grade.

The purpose of the survey is to collect information on living conditions in the civilian community and determine needs, problems and desires of military personnel living off post.

The survey will be administered at the command level. All material, including names of personnel selected to take part in survey, have been provided to each command.

BENJAMIN R. SCHLAPAK

COL, EN

Director, Oahu Consolidated Family  
Housing Office

**APPENDIX C**

**RESULTS OF FOLLOW-UP TELEPHONE SURVEY**

## REPORT OF FOLLOW-UP TELEPHONE INTERVIEWS

June 1 - 6, 1986

### INTRODUCTION

During the week of June 1 to June 6, follow-up telephone interviews were conducted of personnel living in Hawaii who had been surveyed regarding their civilian housing. The preliminary data tape showed the unadjusted return rate to be unusually low, particularly among lower grade enlisted personnel and those in the Army and Marine Corps. These preliminary return rates by Service were Army 31.0%, Navy 34.9%, Marine Corps 27.3%, and Air Force 65.8%.

Interviewing a random sample of personnel from the original rosters was expected to aid in explaining the low return rate, as well as to determine if there was nonrespondent bias in the data. With the Air Force sample essentially adequate, only a small sample in that Service was selected to be called.

### METHOD

Personnel were telephoned at their duty stations and asked a short series of questions regarding their participation in the survey. If they responded that they lived in military housing or had returned the survey, they were thanked for their time or participation and the interview was terminated. Those who had not received or returned the survey were asked selected items from the questionnaire. Full interviews took approximately five minutes. Selection of interviewees focused on enlisted personnel.

#### Difficulties Encountered

Reaching personnel at a duty phone was the major difficulty encountered. Movement to other commands and/or nonavailability of personnel was especially predominant among Army and Marine Corps personnel. When individuals had moved from the command since the survey, their new duty phone number was rarely available. Certain groups of individuals also were nearly impossible to reach by phone due to the nature of their assignments (e.g., M.P.'s who are on patrol during their work hours, others with no access to a phone).

In a surprisingly large number of cases, whole units of personnel were not available due to troop movements, dissolution of units, relocations, units in school, etc. To illustrate, below is a partial list of commands in which personnel were not available to be contacted by phone and/or who may never have received the survey.

#### Army

All Combat Support Company's have been dissolved - soldiers reassigned individually; new phone numbers not available

25th Medical Battalion - entire battalion in class on Thursday - attempts to recontact not successful (e.g., Friday morning, Charlie Company not in yet, no expected time of arrival)

725th CS BN (Sq & Lt Maint and Co B Fwd Spt) and 65th EN BN HHC - relocating, no phone numbers available

125th SC BN Co A - No one in the command has a phone - all messages must be passed by way of supervisors

USA Field Station Kunia - phone numbers at or near work stations not available (e.g., duty phone is a central one, individuals physically working elsewhere)

#### Marine Corps

2nd BN 3rd MAR - entire battalion currently in Okinawa

3rd BN 3rd MAR - in Okinawa at the time of the survey administration

Security personnel out of HQ & HQ SQUADRON, Kaneohe - on shift work and assigned at varying locations

#### Navy

VP 4 and VP 6 (Patrol Squadrons) - deployed

Because of the difficulties involved with reaching personnel at a duty phone, the original method of choosing interviewees at random from the sample rosters was eventually abandoned in favor of calling personnel located at commands that do not deploy. This methodological change was not necessary for the Navy and Air Force.

The problem encountered in reaching Marine Corps personnel in Hawaii is not unique to this study. Major Larry Jurica, a survey researcher for the Marine Corps, related a similar situation that occurred two years ago. He mailed questionnaires to a selected

sample of Marines in Hawaii and had received only 12 to 13% of the returns at the cut-off point due to deployments and exercises. The majority of the Marines assigned in Hawaii are in Brigade units that deploy and are exceptionally hard to reach. In order to increase his return rate to an acceptable level, he had to readminister the survey aboard ships before they docked, utilizing clout provided by a three star General.

This information supports the return rate difference found in the present study between the Air Force and all other Services. Questionnaires distributed in the Air Force included a written endorsement memo from the Vice-Commander. While several of the interviewees in the other Services told of good command support for the survey, apparently written endorsements were not attached.

## RESULTS

Table 1 shows the total number of individuals from the sample rosters who were contacted directly or about whom additional information was obtained through the telephone survey, as well as those for whom contact was not possible (unfortunately the largest category).

Table 1

Service	No record		PCS, TDY, etc.		Not available		Not in civilian housing		Returned the survey		Did not return, interviewed	
	n	%	n	%	n	%	n	%	n	%	n	%
Army	17	16%	22	20%	42	38%	7	6%	14	13%	7	6%
Navy	6	5%	13	12%	38	34%	8	7%	34	31%	11	10%
A.F.	0	-	5	18%	12	43%	0	-	9	32%	2	7%
M.C.	4	4%	14	14%	43	42%	16	16%	18	18%	7	7%
TOTAL	27	8%	54	16%	135	39%	31	9%	75	22%	27	8%

Table 2 shows the number of individuals successfully contacted or known to have PCS'd, etc. by their work supervisors. Eliminated from this table are those for whom no record was available and those who could not be reached.

Table 2

Service	PCS, TDY, etc.		Not in civilian housing		Returned the survey		Did not return, interviewed	
	n	%	n	%	n	%	n	%
Army	22	44%	7	14%	14	28%	7	14%
Navy	13	20%	8	12%	34	52%	11	10%
A.F.	5	31%	0	-	9	56%	2	12%
M.C.	14	25%	16	29%	18	33%	7	13%
TOTAL	54	29%	31	17%	75	40%	27	14%

Comparison of telephone survey results and returned rosters

PCS, TDY, etc.

In the telephone survey, the percentage of personnel reported as no longer at the command (e.g., transferred, PSC, etc.) or not there at least temporarily (e.g., TDY) ranged from 20% in the Navy to 44% in the Army, for an overall average of 29%.

Individuals who were responsible for distribution of the questionnaires within their own or other commands were asked to mark and return the rosters indicating who had or had not received the survey. Compliance with this request was uneven. The best response came from the Navy, with returned rosters from all other Services appreciably lower. The percentage identified as permanently or temporarily "not there" on the returned rosters ranged from 9% in the Air Force to 21% in the Marine Corps, for an average across Services of 17%. Since the manner of distribution of the questionnaires varied widely by Service and command (e.g., some administered in groups, others received individually through guard mail, etc.), the roster figures probably are less accurate than those obtained through the telephone survey in which the information was most frequently obtained directly from work supervisors. On the other hand, the time lapse between the distributions and the phone survey may account for the phone results being somewhat inflated. The truth is probably somewhere in between.



### Not living in civilian housing

Most of the returned rosters did not provide information on those individuals not living in civilian housing. Of the few that did, the percentage so identified was just over 5% in both the Army and Navy groups. In this case, the phone survey results (17%) are presumed to be much more accurate since the information came directly from the military personnel contacted or from their work supervisors. Especially in large commands, the POCs for distribution may have been able to identify individuals as having PCS'd or transferred, but probably did not know where they lived.

### Reasons for nonresponse

Table 3 show the reasons for not returning the survey that were given in the full telephone interviews. Most commonly, respondents to the telephone inquiry said that they had not received the questionnaire.

Table 3

	Did not receive		Did not want to answer		Didn't think it pertained		Too hard to do		Forgot/Not sure	
Service	n	%	n	%	n	%	n	%	n	%
Army	6	86%	1	14%	0	-	0	-	0	-
Navy	10	91%	0	-	1	9%	0	-	0	-
A.F.	1	50%	0	-	0	-	1	50%	0	-
M.C.	3	43%	0	-	0	-	0	-	4	57%
TOTAL	20	74%	1	4%	1	4%	1	4%	4	15%

### Comparison of telephone survey results and mailed responses

Individuals who were interviewed by phone were asked to respond to a short list of items from the questionnaire. Table 4 is a comparison of the answers obtained in the telephone survey and those found on the preliminary data tape of the mailed responses. Since the Air Force sample was adequate, considerably fewer Air Force personnel were included in the telephone survey. Also, in some cases, items had to be worded differently for the telephone interviews than the written questionnaire.

Table 4\*

Item	%ages Telephone	%ages Mailed
Service		
Army	28%	23%
Navy	39%	34%
Air Force	7%	29%
Marine Corps	25%	14%
Rank		
Enlisted	75%	73%
Officers	25%	26%
Sex of service member		
Male	75%	86%
Female	25%	14%
Form of survey		
A (easy)	82%	75%
B (hard)	18%	25%
How many family members (including spouse) are living with you?		
None	25%	16%
One	44%	31%
Two	18%	25%
Three	7%	19%
Four or more	4%	6%
Is this your first tour in Hawaii?		
Yes	82%	78%
No	18%	21%
Do you rent or own your present residence?		
Rent (unfurnished)	54%	60%
Rent (furnished)	8%	10%
Own	35%	30%
Other	4%	-

\*Some of the percentages shown do not add to 100% due to rounding.

Table 4\* (Cont)

Item	%ages Telephone	%ages Mailed
Through which HRO did you process?		
None	58%	28%
Ft. Shafter	8%	6%
Schofield	4%	10%
Barbers Point	4%	4%
Pearl Harbor	4%	18%
Hickam	8%	26%
Kaneohe	12%	9%
Other	-	-
How helpful was your HRO?		
Help not provided	4%	12%
Did not use	60%	42%
Not at all helpful	4%	14%
Somewhat helpful	28%	24%
Very helpful	4%	6%
What's your main reason for living off-post, off-base?		
Accompanied, not eligible for mfh	11%	9%
Unaccompanied, no barracks available	4%	3%
No military housing available	7%	12%
Waiting list too long	0%	6%
Buying as an investment, etc.	7%	16%
Prefer, for privacy, quiet, or to get away from the military atmosphere	50%	32%
For greater security	0%	1%
Poor quality of mfh	4%	15%
Other	18%	7%

\*Some of the percentages shown do not sum to 100% due to rounding.

Table 4 (Cont)

Item	%ages Telephone	%ages Mailed
Have you or your family members had problems with any of the following since moving to Hawaii?		
	Rank Order	Rank Order
Vehicles	10	4
Storage of household goods	19	16.5
Cultural differences	3	8.5
Finding permanent housing	6	8.5
Working conditions	13.5	8.5
Transportation	8.5	12.5
Initial housing costs	2	2
Living expenses	1	1
Spouse employment	4	3
Child care	17.5	12.5
Schools (K thru 6)	21.5	16.5
Schools (Jr/Sr High)	21.5	16.5
Colleges/Post-Secondary	13.5	20
Recreation/Entertainment	13.5	20
Shopping (goods expensive)	6	20
Medical care	20	12.5
Dental care (for dependents)	17.5	8.5
Personal/Family adjustment	8.5	8.5
Security/Safety	11	8.5
Separation from the mainland	6	5
Other	13.5	16.5
Satisfaction level with present civilian housing.		
Satisfied	67%	73%
Neutral	11%	12%
Dissatisfied	22%	15%
Effect of present living conditions on job performance.		
Positive	33%	68%
No effect	67%	11%
Negative	-	21%

Table 4 (Cont)

Item	%'ages Telephone	%'ages Mailed
Effect of present living conditions on military career intentions.		
Positive	18%	52%
No effect	78%	30%
Negative	4%	18%

The telephone sample had slightly different demographics than the the obtained mail-in sample. The somewhat different answers obtained may reflect this demographic change.

#### DISCUSSION

The purpose of the telephone survey was two-fold, to explain the low response rate and to determine if nonrespondents were systematically different from respondents.

Applying the nonresponse results in Table 3 to the approximately 14% who did not return the survey and were interviewed, deliberate nonresponse (did not want to answer, found it too hard, didn't think it pertained) would be expected less than two percent of the time (i.e.,  $12\% \times 14.4\% = 1.7\%$ ) with only slightly more having forgotten to respond. ( $15\% \times 14.4\% = 2.2\%$ ). Therefore, the largest percentage of nonresponse probably resulted from individuals not having received the survey ( $74\% \times 14.4\% = 10.6\%$ ).

When the final sample is in and adjusted for those individuals who are known to have not received it, as well as those known to have been sampled in error (e.g., in military housing), an additional 10.6% may be expected to have never received the survey, a figure that would not show up on any of the tabulated records of returns.

Information obtained in the telephone survey and in the returned rosters strongly suggests that the majority of nonresponse was random and most likely a result of personnel never having received the questionnaire. Nearly three-quarters of the military personnel contacted by phone who said they had not participated had never received a questionnaire. In the returned rosters, many individuals were identified as being in commands other than the one in which their names appeared. However, there was no indication that the questionnaire followed them to their new command even when they were identified as still in Hawaii. The amount of movement within the military community in Hawaii (examples given earlier) also supports this conclusion.

Applying the percentages in the TOTAL row of Table 2 to the entire sample of 11,345, the expected number of responses is shown below.

11,345	Original sample
- 3,279	PCS'd, TDY, transferred, discharged, etc. (28.9%)
<hr/> 8,066	
- 1,883	Not in civilian housing (16.6%)
<hr/> 6,183	
- 1,202	Did not receive (10.6%)
<hr/> 4,981	
- 442	Forgot or chose not to respond (3.9%)
<hr/> 4,539	Expected usable returns

To date, 4,736 usable response forms have been received or 197 respondents beyond what would be expected if the percentages above are accurate.

Applying all the same percentages as above, but estimating the actual percentage of personnel PCS'd, etc. as 23% (i.e., between the 29% found in the telephone survey and the 17% found in the returned rosters) the expected responses would be:

11,345	Original sample
- 2,609	PCS'd, TDY, transferred, discharged, etc. (23%)
<hr/> 8,736	
- 1,883	Not in civilian housing (16.6%)
<hr/> 6,853	
- 1,202	Did not receive (10.6%)
<hr/> 5,651	
- 442	Forgot or chose not to respond (3.9%)
<hr/> 5,209	Expected usable returns

This calculation leaves 473 nonrespondents unaccounted for (or 4.2% of the original sample).

## CONCLUSIONS

1. Differences between responses obtained in the telephone survey and those that were mailed in do not suggest systematic bias in the data, especially when considered in light of the demographic differences between the two groups. In most cases, the way the two groups (telephone and mail) responded was very similar.

2. Since the Army, Navy and Marine Corps samples drawn were 75% of their populations and 100% of the Air Force population was surveyed, the obtained sample is expected to be generally representative despite the overall low return rate. However, deficits in certain categories (e.g., the lower enlisted grades and perhaps the Marine Corps) may still exist. Exact confidence levels for projection of the results to the populations will be reported when the complete data tape is available, and cautions will be made for interpretation as needed.

3. The telephone survey results strongly suggest that nonresponse occurred more often in deployable units. The question of whether or not perceptions of living conditions may differ as a function of being in a station or headquarters unit versus a deployable unit remains unanswered (and perhaps unanswerable). On the one hand, station personnel spend more continuous time in their housing units and, therefore, should be more familiar with good and bad features. On the other hand, personnel who regularly deploy probably rely more on their spouses to manage situations that arise in their housing. To the extent that one believes that there are systematic differences on the basis of work assignment, cautions regarding projection of the results within this dimension may be indicated.

**APPENDIX D**

**POPULATION AND SAMPLE TABLES  
BY SERVICE AND PAY GRADE**



# OFF POST POPULATION AND SAMPLE DESCRIPTIVES

## POPULATION

Paygrade	Army		Navy		Air Force		Marines		TOTAL	
	n	%	n	%	n	%	n	%	n	%
E1	36	0.9%	23	0.4%	-	-	13	0.5%	72	0.5%
E2	128	3.1%	97	1.8%	28	1.5%	53	1.9%	306	2.1%
E3	277	6.6%	435	7.9%	232	12.2%	521	18.3%	1465	10.1%
E4	1349	32.2%	704	12.7%	417	22.0%	624	21.9%	3094	21.4%
E5	788	18.8%	1189	21.5%	331	17.4%	470	16.4%	2778	19.2%
E6	466	11.1%	1226	22.2%	146	7.7%	370	13.0%	2208	15.3%
E7	271	6.5%	563	10.2%	101	5.3%	227	8.0%	1162	8.0%
E8	121	2.9%	194	3.5%	31	1.6%	80	2.8%	426	2.9%
E9	28	0.7%	101	1.8%	34	1.8%	34	1.2%	197	1.4%
W1	4	0.1%	-	-	-	-	5	0.2%	9	0.1%
W2	26	0.6%	15	0.3%	-	-	14	0.5%	55	0.4%
W3	38	0.9%	16	0.3%	-	-	12	0.4%	66	0.5%
W4	19	0.4%	22	0.4%	-	-	3	0.1%	44	0.3%
O1	14	0.3%	18	0.3%	17	0.9%	20	0.7%	69	0.5%
O2	71	1.7%	125	2.3%	33	1.7%	92	3.2%	321	2.2%
O3	249	5.9%	326	5.9%	244	12.9%	127	4.5%	946	6.5%
O4	167	4.0%	251	4.5%	137	7.2%	103	3.6%	658	4.6%
O5	101	2.4%	174	3.2%	113	6.0%	59	2.1%	447	3.1%
O6+	38	0.9%	43	0.8%	32	1.7%	23	0.8%	136	0.9%
Total	4191	100.0%	5522	100.0%	1896	99.9%	2850	100.1%	14459	100.0%

SAMPLES (A & B COMBINED) - OFF POST SURVEY

Paygrade	Army		Navy		Air Force		Marines		TOTAL	
	n	%	n	%	n	%	n	%	n	%
E1	28	0.9%	13	0.3%	-	-	10	0.5%	51	0.4%
E2	96	3.0%	77	1.8%	26	1.5%	40	1.9%	241	2.1%
E3	193	6.1%	325	7.8%	232	12.2%	391	18.3%	1141	10.1%
E4	1032	32.7%	529	12.7%	417	22.0%	468	21.9%	2446	21.6%
E5	625	19.8%	885	21.3%	331	17.4%	352	16.5%	2193	19.3%
E6	352	11.2%	928	22.3%	146	7.7%	278	13.0%	1704	15.0%
E7	216	6.8%	427	10.3%	101	5.3%	170	8.0%	914	8.1%
E8	92	2.9%	155	3.7%	31	1.6%	60	2.8%	338	3.0%
E9	20	0.6%	78	1.9%	34	1.8%	26	1.2%	158	1.4%
W1	5	0.1%	-	-	-	-	4	0.2%	9	0.1%
W2	18	0.6%	11	0.3%	-	-	10	0.5%	39	0.3%
W3	27	0.9%	11	0.3%	-	-	9	0.4%	47	0.4%
W4	13	0.4%	14	0.3%	-	-	2	0.1%	29	0.3%
O1	4	0.1%	14	0.3%	17	0.9%	15	0.7%	50	0.4%
O2	48	1.5%	99	2.4%	33	1.7%	69	3.2%	249	2.2%
O3	163	5.2%	235	5.7%	244	12.9%	95	4.4%	737	6.5%
O4	129	4.1%	190	4.6%	137	7.2%	77	3.6%	533	4.7%
O5	65	2.1%	130	3.1%	113	6.0%	44	2.1%	352	3.1%
O6+	29	0.9%	36	0.9%	32	1.7%	17	0.8%	114	1.0%
Total	3155	99.9%	4157	100.0%	1896	99.9%	2137	100.1%	11345	100.0%

SAMPLES (A ONLY - 75%) - OFF POST SURVEY

Paygrade	Army		Navy		Air Force		Marines		TOTAL	
	n	%	n	%	n	%	n	%	n	%
E1	21	0.9%	12	0.4%	-	-	9	0.6%	42	0.5%
E2	72	3.0%	62	2.0%	20	1.4%	30	1.8%	184	2.1%
E3	145	6.1%	240	7.7%	181	12.4%	297	18.2%	863	10.1%
E4	774	32.7%	387	12.4%	329	22.6%	361	22.1%	1851	21.6%
E5	469	19.8%	672	21.5%	257	17.7%	266	16.3%	1664	19.4%
E6	264	11.2%	702	22.5%	109	7.5%	216	13.2%	1291	15.1%
E7	162	6.8%	310	9.9%	76	5.2%	126	7.7%	674	7.9%
E8	69	2.9%	109	3.5%	23	1.6%	45	2.8%	246	2.9%
E9	15	0.6%	54	1.7%	25	1.7%	19	1.2%	113	1.3%
W1	4	0.2%	-	-	-	-	2	0.1%	6	0.1%
W2	13	0.6%	10	0.3%	-	-	7	0.4%	30	0.3%
W3	20	0.8%	10	0.3%	-	-	6	0.4%	36	0.4%
W4	10	0.4%	10	0.3%	-	-	2	0.1%	22	0.2%
O1	3	0.1%	10	0.3%	13	0.9%	9	0.5%	35	0.4%
O2	36	1.5%	76	2.4%	26	1.8%	53	3.3%	191	2.2%
O3	122	5.2%	188	6.0%	184	12.6%	77	4.7%	571	6.6%
O4	97	4.1%	144	4.6%	92	6.3%	60	3.7%	393	4.6%
O5	49	2.1%	103	3.3%	88	6.1%	33	2.0%	273	3.2%
O6+	22	0.9%	21	0.7%	31	2.1%	14	0.9%	88	1.0%
Total	2367	99.9%	3122	100.0%	1454	99.9%	1632	100.0%	8575	99.9%

SAMPLES (B ONLY - 25%) - OFF POST SURVEY

Paygrade	Army		Navy		Air Force		Marines		TOTAL	
	n	%	n	%	n	%	n	%	n	%
E1	7	0.9%	1	0.1%	-	-	1	0.2%	9	0.3%
E2	24	3.0%	15	1.5%	8	1.8%	10	1.9%	57	2.1%
E3	48	6.1%	85	8.2%	51	11.5%	94	18.6%	278	10.0%
E4	258	32.7%	142	13.7%	88	19.9%	107	21.2%	595	21.5%
E5	156	19.8%	213	20.6%	74	16.8%	86	17.0%	529	19.1%
E6	88	11.2%	226	21.8%	37	8.4%	62	12.3%	413	14.9%
E7	54	6.9%	117	11.3%	25	5.6%	44	8.7%	240	8.7%
E8	23	2.9%	46	4.4%	8	1.8%	15	3.0%	92	3.3%
E9	5	0.6%	24	2.3%	9	2.0%	7	1.4%	45	1.6%
W1	1	0.1%	-	-	-	-	2	0.4%	3	0.1%
W2	5	0.6%	1	0.1%	-	-	3	0.6%	9	0.3%
W3	7	0.9%	1	0.1%	-	-	3	0.6%	11	0.4%
W4	3	0.4%	4	0.4%	-	-	-	-	7	0.2%
O1	1	0.1%	4	0.4%	4	0.9%	6	1.2%	15	0.5%
O2	12	1.5%	23	2.2%	7	1.6%	16	3.2%	58	2.1%
O3	41	5.2%	47	4.5%	60	13.6%	18	3.4%	166	6.0%
O4	32	4.1%	46	4.4%	45	10.2%	17	3.4%	140	5.1%
O5	16	2.0%	27	2.6%	25	5.6%	11	2.2%	79	2.9%
O6+	7	0.9%	13	1.3%	1	0.2%	3	0.6%	24	0.9%
Total	788	99.9%	1035	99.9%	442	99.9%	505	100.1%	2770	100.0%

TOTAL OBTAINED SAMPLE - OFF POST SURVEY

Paygrade	Army		Navy		Air Force		Marines		TOTAL	
	n	%	n	%	n	%	n	%	n	%
E1	3	0.3%	4	0.2%	-	-	2	0.3%	9	0.2%
E2	16	1.5%	7	0.4%	9	0.7%	10	1.5%	42	0.9%
E3	48	4.4%	79	4.9%	153	11.5%	107	15.8%	387	8.2%
E4	284	26.0%	172	10.6%	266	19.9%	130	19.2%	852	18.0%
E5	190	17.4%	295	18.2%	227	17.0%	82	12.1%	794	16.8%
E6	121	11.1%	359	22.1%	118	8.8%	78	11.5%	676	14.3%
E7	82	7.5%	183	11.3%	75	5.6%	44	6.5%	384	8.1%
E8	43	3.9%	74	4.6%	28	2.1%	31	4.6%	176	3.7%
E9	10	0.9%	51	3.1%	26	1.9%	16	2.4%	103	2.2%
W1	2	0.2%	-	-	-	-	2	0.3%	4	0.1%
W2	10	0.9%	4	0.2%	-	-	1	0.1%	15	0.3%
W3	21	1.9%	10	0.6%	-	-	4	0.6%	35	0.7%
W4	7	0.6%	10	0.6%	-	-	4	0.6%	21	0.4%
O1	1	0.1%	8	0.5%	10	0.7%	5	0.7%	24	0.5%
O2	20	1.8%	32	2.0%	24	1.8%	26	3.8%	102	2.2%
O3	84	7.7%	106	6.5%	173	12.9%	46	6.8%	409	8.7%
O4	81	7.4%	107	6.6%	106	7.9%	48	7.1%	342	7.2%
O5	48	4.4%	97	6.0%	97	7.3%	31	4.6%	273	4.6%
O6+	20	1.8%	24	1.5%	24	1.8%	10	1.5%	78	1.5%
Total	1091	23.1%	1622	34.3%	1336	28.3%	677	14.3%	4726	100.0%

## OBTAINED SAMPLE (FORM A) - OFF POST SURVEY

Paygrade	Army		Navy		Air Force		Marines		TOTAL	
	n	%	n	%	n	%	n	%	n	%
E1	3	0.4%	4	0.3%	-	-	2	0.4%	9	0.2%
E2	14	1.7%	7	0.6%	8	0.8%	7	1.4%	36	1.0%
E3	41	4.9%	60	4.8%	119	11.4%	82	16.0%	302	8.3%
E4	223	26.4%	132	10.6%	210	20.1%	98	19.1%	663	18.2%
E5	160	19.0%	225	18.0%	189	18.1%	68	13.1%	642	17.6%
E6	91	10.8%	266	21.3%	84	8.1%	59	11.5%	500	11.5%
E7	53	6.3%	139	11.1%	53	5.1%	35	6.8%	280	7.7%
E8	30	3.6%	56	4.5%	20	1.9%	20	3.9%	126	3.5%
E9	9	1.1%	39	3.1%	18	1.7%	12	2.3%	78	2.1%
W1	2	0.2%	-	-	-	-	-	-	-	-
W2	7	0.8%	3	0.2%	-	-	1	0.2%	11	0.3%
W3	17	2.0%	8	0.6%	-	-	3	0.6%	28	0.8%
W4	5	0.6%	9	0.7%	-	-	3	0.6%	17	0.5%
O1	1	0.1%	8	0.6%	5	0.5%	4	0.8%	18	0.5%
O2	12	1.4%	28	2.2%	21	2.0%	18	3.5%	79	2.2%
O3	58	6.9%	91	7.3%	135	12.9%	36	7.0%	320	7.0%
O4	66	7.8%	81	6.5%	84	8.1%	35	6.8%	266	7.3%
O5	35	4.1%	79	6.3%	76	7.3%	23	4.5%	213	5.8%
O6+	17	2.0%	15	1.2%	21	2.0%	7	1.4%	60	1.6%
Total	844	23.1%	1250	34.2%	1043	28.6%	513	14.1%	3650	100.0%

## OBTAINED SAMPLE (FORM B) - OFF POST SURVEY

Paygrade	Army		Navy		Air Force		Marines		TOTAL	
	n	%	n	%	n	%	n	%	n	%
E1	-	-	-	-	-	-	-	-	-	-
E2	2	0.8%	-	-	1	0.3%	3	1.8%	6	0.6%
E3	7	2.8%	19	5.1%	34	11.6%	25	15.2%	85	7.9%
E4	61	24.7%	40	10.8%	56	19.1%	32	19.5%	189	17.6%
E5	30	12.1%	70	18.8%	38	13.0%	14	8.5%	152	14.1%
E6	30	12.1%	93	25.0%	34	11.6%	19	11.6%	176	16.4%
E7	29	11.7%	44	11.8%	22	7.5%	9	5.5%	104	9.7%
E8	13	5.3%	18	4.8%	8	2.7%	11	6.7%	50	4.6%
E9	1	0.4%	12	3.2%	8	2.7%	4	2.4%	25	2.3%
W1	-	-	-	-	-	-	2	1.2%	2	0.2%
W2	3	1.2%	1	0.3%	-	-	-	-	4	0.4%
W3	4	1.6%	2	0.5%	-	-	1	0.6%	7	0.7%
W4	2	0.8%	1	0.3%	-	-	1	0.6%	4	0.4%
O1	-	-	-	-	5	0.6%	1	0.6%	6	0.6%
O2	8	3.2%	4	1.1%	3	1.0%	8	4.9%	23	2.1%
O3	26	10.5%	15	4.0%	38	13.0%	10	6.1%	89	8.3%
O4	15	6.1%	26	7.0%	22	7.5%	13	7.9%	76	7.1%
O5	13	5.3%	18	4.8%	21	7.2%	8	4.9%	60	5.6%
O6+	3	1.2%	9	2.4%	3	1.0%	3	1.8%	18	1.7%
Total	247	23.0%	372	34.6%	293	27.2%	164	15.2%	1076	100.0%

**APPENDIX E**

**CONTENT ANALYSIS - CATEGORIES  
AND COUNTS**



# CONTENT ANALYSIS - CATEGORIES & COUNTS

<u>TOPIC</u>	<u>NUMBER OF COMMENTS</u>	<u>PERCENT OF TOTAL COMMENTS ANALYZED</u>
Expenses and Allowances	163	17.2%
Military Housing Housing Not Accepted/Not Wanted Because ...	154	16.3%
Military Housing Assignment Policy/Unavailability	137	14.5%
The Housing Office and HRO	119	12.6%
Civilian Housing and Neighborhoods	76	8.1%
Landlords and Locals	59	6.2%
TLA	58	6.1%
Schools	34	3.6%
Crime	26	2.8%
Hawaii	22	2.3%
Vehicles/Traffic	20	2.1%
Other	20	2.1%
Loaner Furniture and Appliances	17	1.8%
Spouse Employment	8	0.8%
Medical/Dental Care and Facilities	7	0.7%
Singles/Unaccompanied	7	0.7%
Native Hawaiian	7	0.7%
The Big Island	7	0.7%
Sponsor Program	6	0.6%
Total Comments Analyzed	947	

<u>RANK</u>	<u>TOPIC AREA</u>
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1	EXPENSES AND ALLOWANCES
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<u>Number</u>	<u>Content of Comments</u>
63	Hawaii too expensive for all ranks, especially lower grade enlisted; cost of living too high (rents, price of homes, initial expenses, food, utilities, car insurance)
26	Present allowances don't cover costs; allowances need to be raised; VHA will have to be increased; COLA insufficient for for large families
22	Changing financial policies causing problems; deleterious effect going from Rent Plus to VHA; taxing allowances will be disastrous to homeowners; couldn't afford civilian or to maintain in civilian if allowances taxed; couldn't afford civilian on VHA
14	Inflated prices for so little, such poor conditions
11	E1-E3s need more assistance; E1-E3 allowances should be raised to level of E4 so they can get suitable housing; disparity in allowances between enlisted and officers, competing in same housing market; disparity in allowances between sr enlisted and sr officers (benefits should be equal for equal time)
6	Homeowners need protection if they cannot sell; homeowners having trouble selling, lucky to break even; homeowner forced to sell at a loss; homeowners "house poor;" allowances penalize those who put down large down payment
5	Both HAVE to work to cover expenses; problems without spouse working
5	No problems because both work; no problems because both military; no problems because of rank and spouse works; no problems because have investment income
4	Can only afford to live in bad area, bad housing
2	Bought several years ago, could not afford to buy now
2	Rent Plus should be reinitiated and properly enforced; Rent Plus unfair for dual career military
2	Pleased with allowances; favor taxing allowances to increase retirement pay
1	Savings depleted living in civilian housing while waiting for military

2 MILITARY HOUSING NOT ACCEPTED/NOT WANTED BECAUSE ...

<u>Number</u>	<u>Content of Comments</u>
89	Inadequate, unsuitable, substandard (e.g., poor conditions, poor environment, congested, noisy, no privacy, run down, too old, no A/C, no storage, poor construction, poor quality, degrading, too small, implies second class citizen)
17	Too restricted; unreasonable requirements (e.g., cleaning and clearing); too many regulations; no freedom
8	Prefer civilian to get away from military atmosphere
7	Disparity in quality and size (e.g., within some ranks, across Services - esp Navy compared to Air Force)
6	Poor schools in area of military housing
5	Lack of child control
5	Too much crime; family and spouse abuse
4	Unsafe (e.g., jalousie windows, doors hinged on outside)
3	Isolates military and families from local community; prevents military from being part of the community
3	Spouse mistreated; gossipy
2	Difficult and expensive to move if don't like neighbors; you get locked in
2	Have to choose in 24 hours - not enough time to evaluate
1	Too far away, inconvenient (e.g., for spouse job)
1	Child care on base inadequate
1	Dogs run wild

3 MFH ASSIGNMENT POLICY/UNAVAILABILITY

<u>Number</u>	<u>Content of Comments</u>
45	Mfh not available (shortages, wait too long, forced in civilian); no suitable housing for unaccompanied on base
41	Should be open to E1-E4; should not be based on rank
17	Should be enough for all; especially needed for nonrates; needed for safety/security; build more
12	Assignments and rules inconsistent (e.g., by family or unit size, by rank, Service, area); exceptions made for some
5	Position on waiting list keeps changing; lost place when promoted
5	Given misinformation (e.g., told no mfh for many months, then suddenly offered quarters; offered qtrs after signed lease)
4	Disparity in waiting time for enlisted versus officers
3	Army shouldn't handle AF assignments; need better cooperation between Army and AF
2	If not available, shouldn't be told to bring family
2	Offered qtrs too far from work
1	People should be allowed to live off base for whole tour

4 THE HOUSING OFFICE AND HRO

<u>Number</u>	<u>Content of Comments</u>
19	Do not give enough information, enough details on Rent Plus and TLA; answer questions, but offer nothing; need to give more "active" help (especially with jr. enlisted)
16	Minimal (housing list only) or no help
15	Personnel rude, unconcerned, dictatorial, slow, insensitive, uncooperative
14	Helpful, friendly, cooperative, concerned, nice job (Pearl Harbor), good (Ft Shafter)
11	Exert undue pressure to reduce TLA (e.g., threaten loss of TLA or disallowance of Rent Plus)
11	Given misinformation about TLA/Rent Plus (e.g., can only get Rent Plus if buying)
7	Give no information on buying or leasing in civilian sector; do not know about civilian sector
7	Poor service for number of employees; inefficient; incompetent; ineffective; system doesn't work (predicting availability of housing)
5	Housing lists are out-of-date
5	Needs improvement; inconsistent
4	Needed on the Big Island
2	Not well known to military community
1	Generally negative experience
1	Should give honest, realistic indoctrination to Hawaii (no Paradise)
1	Too crowded

5      CIVILIAN HOUSING AND NEIGHBORHOODS

<u>Number</u>	<u>Content of Comments</u>
15	Housing too small
14	Housing poorly constructed; poor quality
12	Like civilian housing; very satisfied
11	High crime, poor security in the neighborhoods
10	Houses are "dumps;" look bad; are not maintained; are "bad"
6	Better than mfh
4	Neighborhoods noisy
2	Roach-infested
1	No privacy or freedom
1	Washer/dryer hookups outside

6 LANDLORDS AND LOCALS

<u>Number</u>	<u>Content of Comments</u>
21	No consideration for military; locals prejudiced and negative toward military members; locals unfriendly; locals hard to get along with; locals hostile; locals resent military; local people blame military for high rents
19	Landlords and locals discriminate/are prejudiced against haoilies and military, abuse the system (e.g., when military get a raise, rents go up; rents are set according to amount of allowances; turned down as tenant because "Caucasian, military member with children"); landlords charge the military more; landlords greedy
7	Landlord unresponsive; does little or no maintenance; never available; takes too long to do repairs
4	Have problems with locals and/or their children (e.g., cars damaged by children)
4	Locals intimidate and harass military members and their families; security guards harass military tenants; local police look the other way when locals assault military
2	Landlord helpful, courteous
2	Landlord acceptance inspection "easy," final inspections "stringent" (e.g., \$10 for every nail hole); rip off military for security deposits

<u>Number</u>	<u>Content of Comments</u>
11	Inflexible (e.g., none for nonsponsored, none after 30 days on the Island, none if no children)
10	Not long enough (10 days/10 day increments)
10	Should be paid in advance, not after the hotel bills have to be paid - too hard on those without savings, some have to borrow
10	Does not cover temporary expenses; need more for meals and transportation
7	Didn't know about; was not given enough information; policies not clear
3	TLA lodgings need reevaluation - some are substandard; need more "affordable" TLA hotels
2	Really helped; good system
2	Handling of TLA outstanding
1	Build temporary housing instead of using TLA
1	TLA should be used to build more military housing
1	Hotels too far from Kaneohe



8 SCHOOLS

<u>Number</u>	<u>Content of Comments</u>
22	Poor quality; low standards; military children treated poorly; substance abuse in schools
8	Must use private schools, at great expense; private schools too expensive for most
2	Need DoDDS in Hawaii
1	Univ. of Hawaii very poor quality
1	Most community colleges open to "residents" only; in those open, many courses for "locals only"
<hr/>	
34	

9 CRIME

<u>Number</u>	<u>Content of Comments</u>
9	High crime rate (including major crimes); security problems in many areas; worry about family when away
7	Car vandalized; car stolen; moped stolen
7	Home purglarized
2	Military assaulted; assault victim
1	Public, blatant drug dealing
<hr/>	
26	

10 HAWAII

<u>Number</u>	<u>Content of Comments</u>
8	Dislike; will not return
5	Not an island Paradise; big city; overcrowded
5	Beaches and restaurants nice
2	Not a good duty station; wrong place to send lower grade enlisted without housing available
2	Like it; nice
<hr/>	
22	

#### 11.5 VEHICLES AND TRAFFIC

<u>Number</u>	<u>Content of Comments</u>
10	Traffic congested; traffic "appalling"
6	Roads poor; parking problems
1	Car prices and parts expensive
1	Commute too long (time)
1	Difficult without car upon arrival
1	Locals poor drivers
<hr/>	
20	

#### 11.5 OTHER

<u>Number</u>	<u>Content of Comments</u>
5	Household goods (delayed, lost broken, stolen)
2	Army needs to start caring about personnel and their families
2	Lack of child care on island
2	Command gave no time off for house hunting
2	Those who need food stamps (in civilian housing) can't get them, but in military housing they can
2	Told command sponsored at former duty station, disallowed in Hawaii; advance information incorrect, insufficient
1	Required to have live in housekeeper because both in deploying units, but no allowance for extra person
1	No mfh on Maui
1	Suggest one booklet explaining all benefits/allwances and opportunities (e.g., dislocation allowance, government appliances, etc.)
1	Long wait for loan approval
1	VA lets junior enlisted buy, they get in over their heads
<hr/>	
20	

13 LOANER FURNITURE AND APPLIANCES

<u>Number</u>	<u>Content of Comments</u>
8	Not told about loaner furniture or appliances
4	Furniture warehouse personnel rude, uncooperative; only one trip to pick up, then haul it yourself; E4 and under have to pay to have delivered, free for others
2	Couldn't get enough furniture; couldn't get furniture because married after arrival
2	Couldn't get washer/dryer because landlord wouldn't sign as responsible; went through hell to get appliances
1	Furniture poor quality
<hr/> 17	

16.5 SPOUSE EMPLOYMENT

<u>Number</u>	<u>Content of Comments</u>
5	Spouse had difficulty even though experienced; spouse career has suffered dramatically
2	Few jobs, poor pay; spouse pay so low that child care is more than 2nd income
1	Spouses of E1-E4 should be hired in exchanges
<hr/> 8	

16.5 MEDICAL/DENTAL CARE AND FACILITIES

<u>Number</u>	<u>Content of Comments</u>
6	Really bad; Tripler dirty and overcrowded, staff competence questionable; need improvement for dependent care; poor quality, but can't afford civilian
1	Need dental plan for dependents
<hr/> 7	

16.5 SINGLES/UNACCOMPANIED

<u>Number</u>	<u>Content of Comments</u>
1	JTR discrimination
1	Families favored
3	Singles paying child support receive allowances at the without dependents rate
2	Suitable qtrs for unaccompanied (e.g., sith space, privacy) not available; compete in same housing market, but receive lower allowances than couples
<hr/>	
7	

16.5 NATIVE HAWAIIAN

<u>Number</u>	<u>Content of Comments</u>
7	No problems
<hr/>	
7	

16.5 THE BIG ISLAND

<u>Number</u>	<u>Content of Comments</u>
6	Need HRO, military housing, Px, commissary, and Sep Rats
1	Need help with VHA
<hr/>	
7	

16.5 THE SPONSOR PROGRAM

<u>Number</u>	<u>Content of Comments</u>
2	Had none; no sponsor help
2	Need better program
1	Sponsor was ill-informed
1	Had good sponsor
<hr/>	
6	

**APPENDIX F**

**RESULTS OF TEST OF QUESTIONNAIRE FORM**

## EFFECT OF READING GRADE LEVEL ON SURVEY RESPONSE RATE

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The problem of nonresponse to mail surveys has been a long-standing source of concern to researchers. In a literature review of research on stimulating responses to mailed questionnaires, Linsky (1975) reported the use of several techniques to improve response rates. Cited as most effective in this review was the use of follow-up techniques, pre-contact with respondents, use of first-class or better postage, cash rewards for responding, and a well-recognized sponsor for the survey report. The conclusion reached by Linsky, however, was that despite the substantial body of research in the field, little unequivocal evidence exists to guide survey developers.

Nonresponse is an especially difficult problem when the target population is the military community. Perhaps because of the "strong lines of institutional control and traditions of responsibility," (Calahan, 1951, p. 578) some studies have focused on the effect of using a certification postcard to increase responses (Calahan, 1951; Bradt, 1955). Such a procedure involves enclosing a postcard with the questionnaire asking respondents to certify that they have returned the survey under separate cover. This method provides protection of anonymity while implying respondent accountability. Very high response rates are reported from small-scale studies using this method in the military community.

The authors have found that the lower enlisted personnel are the most difficult military personnel to survey. Historically, response rates are very low for those in pay grades E4 and below. For example, a recent survey drew an overall response rate of 59 percent, but only 27 percent for the three lowest enlisted pay grades. Very often, these junior grade military personnel are the ones most affected by decisions resulting from the survey, and therefore, the responses most needed in the analysis.

This survey attempted to examine the source of nonresponse by manipulating the readability levels of the survey and instructions. It was assumed that the observed pattern of nonresponse could be explained by education levels, that is, that the reduced response rate of lower enlisted personnel (and potentially less educated) was a result of the difficulty level of vocabulary and sentence structure chosen in wording the questions. It was, therefore, hypothesized that lower readability levels would increase overall response rate and decrease item nonresponse, particularly from lower enlisted personnel. Further it was hypothesized that readability levels would affect response characteristics by producing fewer responses to the discrete categories implying no opinion.

### Method

To test these hypotheses, the 1986 questionnaire was distributed in two versions, and easy version (Form A) with a reading grade level of approximately eighth grade, and a more difficult version (Form B) that was normed at about tenth grade. A computer program utilizing the Kincaid formula (Cherry and Vesterman, 1981) was used to evaluate the reading grade level of the questionnaire. This formula uses adult norms to analyze reading level by counting the syllables per word and words per sentence. Specifically, according to the Kincaid formula (Kincaid, Fishburne, Rogers, and Chissom, 1975):

$$\text{Reading Grade Level} = 11.8 (\text{Syllables per word}) + .39(\text{Words per sentence}) - 15.59$$

In order not to depress response rates to the survey, only 25 percent of the sample, stratified by pay grade, received the more difficult version, with 75 percent receiving the easy version.

## Results

Overall adjusted return rates are shown in Table 1. Slightly more of Form A were returned relative to Form B than would be expected by chance ( $X^2$  (1df) = 12.75,  $p < .001$ ). Although the differences were statistically significant, the percentage difference was very small. The final sample used for analysis consisted of 77 percent Form A and 23 percent Form B.

**Table 1**  
**ADJUSTED RETURN RATES**

	<u>Sample</u>	<u>Obtained</u>	<u>Adjustment</u>	<u>Percent</u>
Form A (8th Grade)	8575	3666	850	47%
Form B (10th Grade)	2770	1080	279	43%

Table 2 shows the response rates for Form A and Form B by service and pay grade group. In most cases, response rates were similar, though often slightly higher of those respondents receiving Form A of the questionnaire. The two exceptions were the Marine Corps respondents (32% for Form B, 31% for Form A) and service members in the pay grade group E6 to E9 (45% for Form B, 42% for Form A).

**Table 2**  
**RESPONSE RATES FORMS A & B**

	<u>Form A (8th Grade)</u>			<u>Form B (10th Grade)</u>		
	<u>Survey Sample</u>	<u>Obtained Sample</u>	<u>Percent</u>	<u>Survey Sample</u>	<u>Obtained Sample</u>	<u>Percent</u>
<u>Service</u>						
Army	2367	844	36%	788	247	31%
Navy	3122	251	40%	1035	372	36%
Air Force	1454	1043	72%	442	293	66%
Marine Corps	1631	514	31%	505	164	32%
<u>Pay Grade Group</u>						
E1-E3	1089	347	32%	344	92	27%
E4-E5	3515	1311	37%	1124	341	30%
E6-E9	2324	987	42%	790	356	45%
W1-W4	94	58	62%	30	17	57%
O1-O3	797	417	52%	239	120	50%
O4-O6	754	539	71%	243	154	63%

Chi-squared analysis showed no significant differences of returns by Form A and Form B for service and pay grade, indicating that lowering reading grade level did not have an effect on response rate by service or individual pay grade. However, when pay grade was aggregated into groups, the chi-squared analysis showed significant differences ( $X^2$  (5df) = 15.91,  $p < .01$ ). Separate chi-squared analysis for each pay grade group showed the obtained sample for pay grade groups E1 to E3 and E4 to E5 contained a larger proportion of Form A returns relative to Form B (see Table 3).

**Table 3**  
**DISTRIBUTION OF RESPONSES**

Pay Grade Group	Form A	Form B	Significance
E1-E3	347	92	$p < .050$
E4-E5	1311	341	$p < .000$
E6-E9	987	356	NS
W1-W4	58	17	NS
O1-O3	417	120	NS
O4-O6	539	154	NS

Analysis of response patterns did not show a significant difference in response characteristics by readability level. Respondents using Form B showed no propensity to respond with answers in the "Don't know/Does not apply" or "Neither agree nor disagree" categories.

### DISCUSSION

The research hypothesis that lowering reading grade level would increase response rate, particularly for the lower enlisted grades, was supported. However, the reading grade level did not have an effect on response characteristics.

The results imply that manipulating readability levels does have an effect on response rates. The fact that the disparity in the distribution appears to be reflected primarily in the responses of the lower enlisted personnel supports this view. When survey developers are limited to mail-out pencil and paper surveys, these results suggest that more consideration be given to developing a survey that has less sophisticated vocabulary and grammar in order to boost response rates. This may be especially important when surveying populations of people who are less well educated.

The magnitude of the differences found was disappointing. However, it was probably a reflection of the strength of the manipulation. Future research should focus on a larger reading grade level difference, perhaps as much as four reading grades. In light of the current findings, it is suggested that attempts be made to keep the upper limit of readability at tenth grade. Future researchers are cautioned, however, that the difficulty in creating two forms of a questionnaire four reading grades apart may result in a need to evaluate the comparability of the versions.



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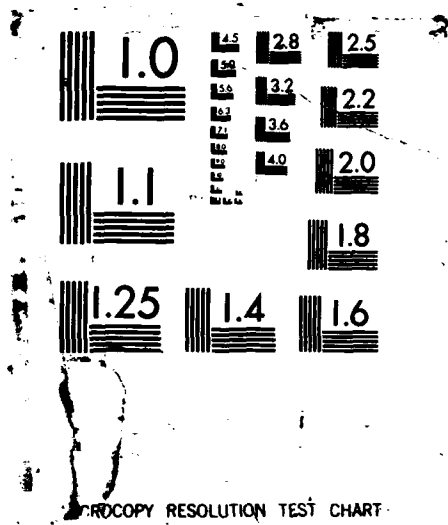
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